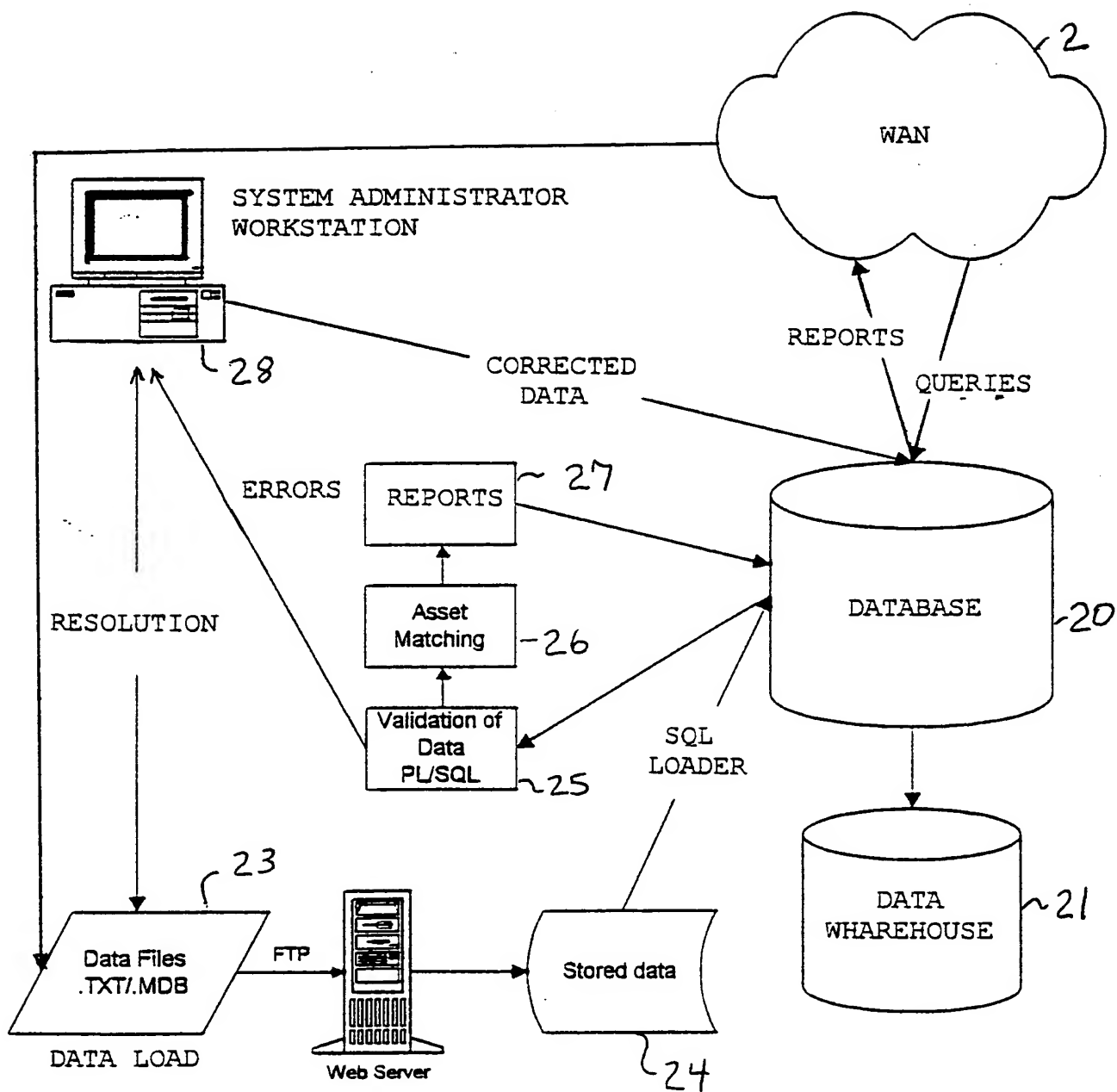


**FIG. 1**



**FIG. 2**

☐

Select Market Area you want to look at

Market

Property

Time Period

Financing

Report

Click on Map or complete Section 1.  
or 2. below.

1. Street:

City:

State: 

↓

 Zip:

2. Multiple Zips:

Next

**FIG. 3**

☐

Select characteristics of the type of properties you want to look at

Market

Property

Time Period

Financing

Report

Number of Units:

Minimum:

Maximum:

Age of Property:

Original Construction Year between:

Last Major Renovation between:

Building Type:

☐ Garden
☐ Mid Rise/High Rise
☐ Townhouse
☐ Walk Up

Who Pays Utilities:

No Preference:

Owner Paid:

Tenant Paid:

Heat/Gas

Electric

Water

Sewer

Amenities:

☐ Pool
☐ Basketball
☐ Covered Parking
☐ Guard

☐ Spa
☐ Tennis
☐ Washer/Dryer
☐ Pets

Next

FIG. 4

☐

Select Time Period you want to report on

Market

Property

Time Period

Financing

Report

Time A

4Q 1996

Time B

4Q 1997

Time C

4Q 1998

☐ Same Store Sales

Next

FIG. 5

☐

Select Financing Characteristics of the properties you want to look at

Market

Property

Time Period

Financing

Report

	No Preference	Exclude All	Include Only
Section 8	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
FHA Insured	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-FHA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tax Abatement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rent Control	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
LIHTC	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Next

FIG. 6

☐

Select the Type of Report you would like to look at

Market

Property

Time Period

Financing

Report

Show

☐ Annualized Data

☐ Four Trailing Quarters

Using

☐ Means

☐ Medians

Report Title:

Report Prepared For:

Submit

FIG. 7

### Data Elements Description

CONTROL (HEADER) FILE	~51
LOAN STATIC INFORMATION	~52
LOAN DYNAMIC INFORMATION	~53
LOAN ADJUSTABLE RATE INFORMATION	~54
LOAN PREPAYMENT INFORMATION	~55
FORECLOSURE OR WORKOUT INFORMATION	~56
PROPERTY STATIC INFORMATION	~57
PROPERTY DYNAMIC PERFORMANCE INFORMATION	~58
PROPERTY VALUATION INFORMATION	~59
LOW-INCOME HOUSING TAX CREDIT INFORMATION	~60
TARGET RENT INFORMATION	~61
AFFORDABLE HOUSING PROGRAM INFORMATION	~62

50 ↗

**FIG. 8**



LOAN STATIC INFORMATION

LOAN PURPOSE  
ACQUISITION/PURCHASE,  
DEVELOPMENT/CONSTRUCTION,  
REFINANCE,  
REHABILITATION (>25% OF LOAN  
AMOUNT FOR REHAB),  
OTHER, N/A  
ORIGINAL LOAN AMOUNT  
LOAN CLOSE DATE  
INTEREST RATE  
ADJUSTABLE RATE, FIXED RATE  
INTEREST RATE INDEX  
TREASURY, 11TH DISTRICT  
COST OF FUNDS INDEX,  
CONSUMER PRICE INDEX,  
LIBOR,  
PRIM, OTHER  
TERM FOR INTEREST RATE INDEX  
MORTGAGE MARGIN OR SPREAD  
ORIGINAL LOAN RATE  
AMORTIZATION BEGIN MONTH  
AMORTIZATION PERIOD IN MONTHS  
ORIGINAL LOAN TERM IN MONTHS  
MATURITY DATE  
FHA PROJECT NUMBER  
PAYMENT FREQUENCY  
PREPAYMENT PENALTY INDICATOR  
BALLOON INDICATOR  
ORIGINAL LTV RATIO  
ORIGINAL PROPERTY VALUE AMOUNT  
ISSUANCE BOND RATING  
SELLER FINANCED INDICATOR  
SUBORDINATE DEBT INDICATOR  
SUBORDINATE HARD DEBT AMOUNT  
NUMBER OF SUBORDINATE HARD DEBT  
INSTRUMENTS  
SUBORDINATE SOFT DEBT AMOUNT  
NUMBER OF SUBORDINATE SOFT DEBT  
INSTRUMENTS

~52a

**FIG. 9**

LOAN STATIC INFORMATION

LETTERS OF CREDIT AMOUNT  
GRANTS AMOUNT  
NUMBER OF GRANTS  
MULTIPLE PROPERTY INDICATOR  
    *MULTIPLE PROPERTIES (EXCLUSIVE OF SCATTERED SITE),*  
    *ONLY ONE PROPERTY, N/A*  
POINTS OR FEES AMOUNT  
SERVICING FEE  
LENDER PARTICIPATION INDICATOR  
RECOURSE INDICATOR  
ADDITIONAL COLLATERAL  
    *CROSS COLLATERALIZED, LETTERS OF CREDIT,*  
    *NO ADDITIONAL COLLATERAL, OTHER, N/A*  
INITIAL REPLACEMENT RESERVE AMOUNT  
REQUIRED REPLACEMENT RESERVE CONTRIBUTION AMOUNT

52b

**FIG. 10**

LOAN DYNAMIC INFORMATION

LOAN STATUS  
CURRENT, DELINQUENT, TERMINATED, WORKOUT, N/A  
HUD LOAN STATUS  
INSURANCE IN FORCE HUD HELD N/A  
TERMINATION FORECLOSURE/REO, PAID OFF IN FULL,  
SOLD/TRANSFERRED, OTHER, N/A  
UNPAID PRINCIPAL BALANCE  
SCHEDULED PRINCIPAL BALANCE  
PAID UP TO DATE  
SCHEDULED PI DUE AMOUNT  
CURRENT LOAN RATE  
TERMINATION DATE  
PAID OFF AMOUNT  
PREPAYMENT PENALTY PAIDCURRENT DSC RATIO FIRST  
MORTGAGE  
LOAN RATE CEILING  
LOAN RATE FLOOR  
MAXIMUM RATE DECREASE  
MAXIMUM RATE INCREASE  
MAXIMUM PAYMENT CAP  
MAXIMUM NEGATIVE AMORTIZATION  
FIRST ADJUSTMENT MONTH  
RATE ADJUSTMENT FREQUENCY  
RATE PAYMENT ADJUSTMENT FREQUENCY  
UNDERWRITING RATE  
PREPAYMENT PENALTY TYPE  
DECLINING, STRAIGHT LINE, YIELD MAINTENANCE,  
OTHER, N/A  
LOCKOUT END DATE  
PREPAYMENT TERM END DATE  
FORECLOSURE NOTIFICATION DATE  
BANKRUPTCY INDICATOR  
FORECLOSURE DATE  
SALE DATE  
RECOVERED VALUE  
SALE AMOUNT  
SALE EXPENSE  
NEW LOAN CODE  
GRANTED DUE TO FORECLOSURE, GRANTED FOR A  
WORKOUT  
N/A

53a  
**FIG. 11**

PROPERTY STATIC INFORMATION

PROPERTY OWNERSHIP
COOPERATIVE, HUD LIMITED
DIVIDEND,
NOT FOR PROFIT, FOR PROFIT,
REIT,
GOVERNMENT OWNED/PUBLIC
HOUSING,
OTHER, N/A
PROPERTY NAME
STREET ADDRESS
CITY NAME
STATE
ZIP
ZIP EXTENSION
COUNTY NAME
COUNTY FIPS CODE
CENSUS TRACT NUMBER
CONGRESS DISTRICT NUMBER
MSA NAME
MSA FIPS CODE
NEIGHBORHOOD TYPE
LATITUDE
LONGITUDE
PURCHASE AMOUNT
REHABILITATION AMOUNT
OTHER ACQUISITION AMOUNT
ACQUISITION DATE
SCATTERED SITE INDICATOR
NUMBER OF RESIDENTIAL BUILDINGS
NUMBER OF STORIES
PROJECT TYPE
CO-OP, RENTAL, OTHER, N/A

~57a

**FIG. 12**

PROPERTY STATIC INFORMATION

SPECIAL TENANCY TYPE  
CORPORATE APARTMENTS, DISABLED,  
ELDERLY, MILITARY,  
NONE, STUDENT, OTHER, N/A  
ELDERLY HOUSING TYPE  
ASSISTED LIVING, CONGREGATE, CONTINUING  
CARE,  
INDEPENDENT LIVING/NO SERVICE, OTHER,  
N/A  
BUILDING DESCRIPTION  
GARDEN, HIGH RISE ELEVATOR (7+ STORIES),  
MID RISE ELEVATOR (UP TO 6 STORIES),  
WALK-UP, TOWNHOUSE, OTHER  
BUILDING TYPE  
GARDEN, MOBILE HOME PARK, TOWNHOUSE,  
OTHER,  
N/A  
SRO INDICATOR  
YES, NO, N/A  
RENT CONTROL INDICATOR  
YES, NO, N/A  
INITIAL CONSTRUCTION YEAR  
SUBSTANTIAL REHAB COMPLETION YEAR  
NUMBER OF UNITS  
NUMBER OF HANDICAPPED ACCESSIBLE UNITS  
NUMBER EFFICIENCY UNITS  
SQ FT EFFICIENCY UNITS  
NUMBER 1 BEDROOM UNITS  
AVERAGE SQ FT 1 BEDROOM  
NUMBER 2 BEDROOM UNITS  
AVERAGE SQ FT 2 BEDROOM  
NUMBER 3 BEDROOM UNITS  
AVERAGE SQ FT 3 BEDROOM

57b

**FIG. 13**

PROPERTY STATIC INFORMATION

NUMBER 4+ BEDROOM UNITS  
AVERAGE SQ FT 4+ BEDROOM  
NET RENTABLE RESIDENTIAL SQ FT  
TOTAL PARKING SPACES  
GARAGE PARKING SPACES  
CARPORT PARKING SPACES  
NET COMMERCIAL SQ FT  
PROPERTY LAND AREA (ACRES)  
ELEVATOR INDICATOR  
AIR CONDITIONING INDICATOR  
HEAT OR GAS PAYMENT  
OWNER, TENANT, N/A  
ELECTRIC PAYMENT  
OWNER, TENANT, N/A  
WATER PAYMENT  
OWNER, TENANT, N/A  
SEWER PAYMENT  
OWNER, TENANT, N/A  
WASH/DRYER INDICATOR  
TENNIS COURT INDICATOR  
SWIMMING POOL INDICATOR  
BASKETBALL COURT INDICATOR  
WORKOUT FACILITY INDICATOR  
GROUND LEASE INDICATOR

~57c

**FIG. 14**

PROPERTY DYNAMIC PERFORMANCE INFORMATION

REVENUE AND EXPENSE AS OF DATE  
REVENUE AND EXPENSE PERIODS  
INCLUDED  
GROSS POTENTIAL RESIDENT RENT  
GROSS POTENTIAL GOVT RENT  
TOTAL GROSS POTENTIAL RENT  
TOTAL VACANCY  
RESIDENTIAL VACANCY  
COMMERCIAL VACANCY  
COLLECTION LOSS  
NET COMMERCIAL RENT  
INTEREST INCOME  
NONRENT INCOME  
TOTAL REVENUE  
PROPERTY MANAGEMENT FEE  
TOTAL ADMINISTRATIVE EXPENSE  
MARKETING EXPENSE  
PAYROLL EXPENSE  
MAINTENANCE EXPENSE  
TOTAL UTILITY EXPENSE  
WATER/SEWER EXPENSE  
WATER EXPENSE  
SEWER EXPENSE  
ELECTRICITY EXPENSE  
GAS EXPENSE  
OIL EXPENSE  
OTHER UTILITY EXPENSE  
INSURANCE EXPENSE  
SOCIAL SERVICE EXPENSE  
TAXES  
OTHER EXPENSE  
TAX ABATEMENT INDICATOR  
TOTAL OPERATING EXPENSE  
NET OPERATING INCOME  
INTEREST PAID  
PRINCIPAL PAID  
DEBT SERVICE FIRST MORTGAGE  
DEBT SERVICE SUBORDINATE LOANS  
GROUND LEASE PAYMENT  
REPLACEMENT RESERVE ACTUAL

58a

**FIG. 15**

PROPERTY DYNAMIC PERFORMANCE INFORMATION

EXPENSE  
REPLACEMENT RESERVE BALANCE  
CAPITAL EXPENDITURES  
RESIDUAL RECEIPTS BALANCE  
NUMBER OCCUPIED RESIDENTIAL UNITS  
NUMBER VACANT UNITS  
COMMERCIAL OCCUPIED PERCENT  
CURRENT EFFECTIVE MARKET RENT 0 BEDROOM  
MARKET RENT 0 BEDROOM AS OF DATE  
CURRENT EFFECTIVE MARKET RENT 1 BEDROOM  
MARKET RENT 1 BEDROOM AS OF DATE  
CURRENT EFFECTIVE MARKET RENT 2 BEDROOM  
MARKET RENT 2 BEDROOM AS OF DATE  
CURRENT EFFECTIVE MARKET RENT 3 BEDROOM  
MARKET RENT 3 BEDROOM AS OF DATE  
CURRENT EFFECTIVE MARKET RENT 4+ BEDROOM  
MARKET RENT 4+ BEDROOM AS OF DATE  
UNIT TURNOVER

58b

**FIG. 16**



PROPERTY VALUATION INFORMATION

VALUATION EFFECTIVE DATE  
VALUATION TYPE  
    APPRAISAL/EXTERNAL  
VALUATION,  
    INTERNAL/UNDERWRITING  
ASSUMPTION,  
ACTUAL SALE PRICE, APT  
GENERATED

PROPERTY VALUE  
REPLACEMENT COST  
COMPARABLE SALE AMOUNT  
INCOME CAP AMOUNT  
TOTAL ESTIMATED PROJECT AMOUNT  
VACANCY FACTOR  
VALUATION NOI AMOUNT  
ACTUAL DSC RATIO  
CAP RATE

~59a

**FIG. 17**

AFFORDABLE HOUSING INFORMATION

NON-FHA PROGRAMS INDICATORS	RENT SUBSIDY
NON-FHA TAX EXEMPT BOND RTC FHLB CDBG PUBLIC HOUSING RENTAL REHAB. LIHTC FMHA 515 HOME STATE AGENCY INSURANCE HOPE6 TENANT ASSISTANCE INDICATOR OTHER	SECTION8 INDICATOR SECTION8 BOND REFUND INDICATOR OTHER FED RENT ASSIST INDICATOR NUMBER SUBSIDIZED UNITS FIRST CONTRACT EXPIRATION DATE MULTIPLE CONTRACT INDICATOR SECTION8 NUMBER OF 0 BR UNITS SECTION8 0 BR CONTRACT RENT SECTION8 NUMBER OF 1 BR UNITS SECTION8 1 BR CONTRACT RENT SECTION8 NUMBER OF 2 BR UNITS SECTION8 2 BR CONTRACT RENT SECTION8 NUMBER OF 3 BR UNITS SECTION8 3 BR CONTRACT RENT SECTION8 NUMBER OF 4+ BR UNITS SECTION8 4+ BR CONTRACT RENT NUMBER TOTAL SECT8 UNITS
LIHTC	TARGET RENT
ANNUAL TAX CREDIT BASIS ACTUAL NUMBER TAX CREDIT UNITS TOTAL NOPAY GRANT AMOUNT PRICE PER CREDIT TO DEVELOPER	NUMBER UNITS 60% TO 80% NUMBER UNITS 50% TO 60% NUMBER UNITS LESS 50% USE RESTRICTION EXPIRATION DATE SET ASIDE UNITS
FHA PROGRAMS INDICATORS	
SECTION OF ACT CODE FHA 202 FHA 312 FHA 207 FHA 213 FHA 221D3 BMIR FHA 221D3 MR	FHA 221D4 FHA 223F FHA 231 FHA 232 FHA 236 FHA 202/811 FHA OTHER

62a

**FIG. 18**

# FIG. 19

TABLE STRUCTURE FOR DATA LOAD

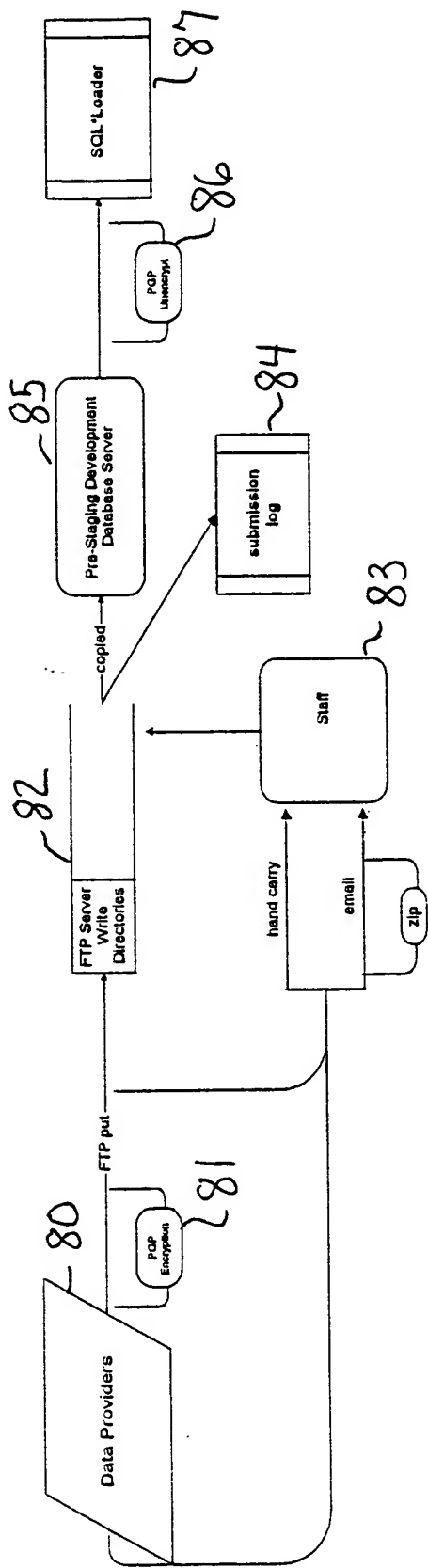
Prefix	LD_	VAL_	BM_
Table Usage	Tables used in the "Load Data" process. Contain data as submitted by the data providers.	Tables used in the "Validate Data" and "Review Errors" processes. Contain validation errors and submission data as updated by the MISI data administrator.	Tables used during the "Match assets" process. Contain submission data separated into property static, property dynamic, loan static and loan dynamic tables.
Representative Tables	LD_SUBMISSION LD_1SUBMISSION_APT DATA LD_APTDATA_INPUT	VAL_APTDATA_INPUT VAL_VALIDATION_ERR OR VAL_STATIC_ERROR VAL_ERROR_DETAIL	BM_PROPERTY BM_PROPERTY_DYNAMI C BM_LOAN BM_LOAN_DYNAMIC
MA_	AM_	WEB_	
Working tables used during the "Match assets" process. Contain proposed and accepted matched groups of properties.	Tables where data for matched properties is consolidated. AM_PROPERTY AM_PROPERTY_DYNAMI C	Tables used in the "Reporting" process. WEB_PROPERTY WEB_PROPERTY_DYNAM IC	
MA_MATCH_PROPERTY MA_WORKING_MATCHES MA_WORKING_MATCH_S ETS MA_FINAL_MATCHES MA_FINAL_MATCH_SET			

# FILE FORMAT HEADER DEFINITIONS

Provider ID	Provider designator assigned by Data Administrator
YYYY	Effective year of the submission.
MM	Effective month of the submission ('03' for 1 <sup>st</sup> quarter, '06' for 2 <sup>nd</sup> quarter, '09' for 3 <sup>rd</sup> quarter, '12' for 4 <sup>th</sup> quarter).
Encryption designator	'E' for encrypted; 'U' for unencrypted.
File designator	'H' for header file; 'D' for detail file; 'A' for MS Access file.
Submission number	Sequential number corresponding to the submission, starting with 1.
Extension	'.txt' for text file; '.mdb' for MS Access file.

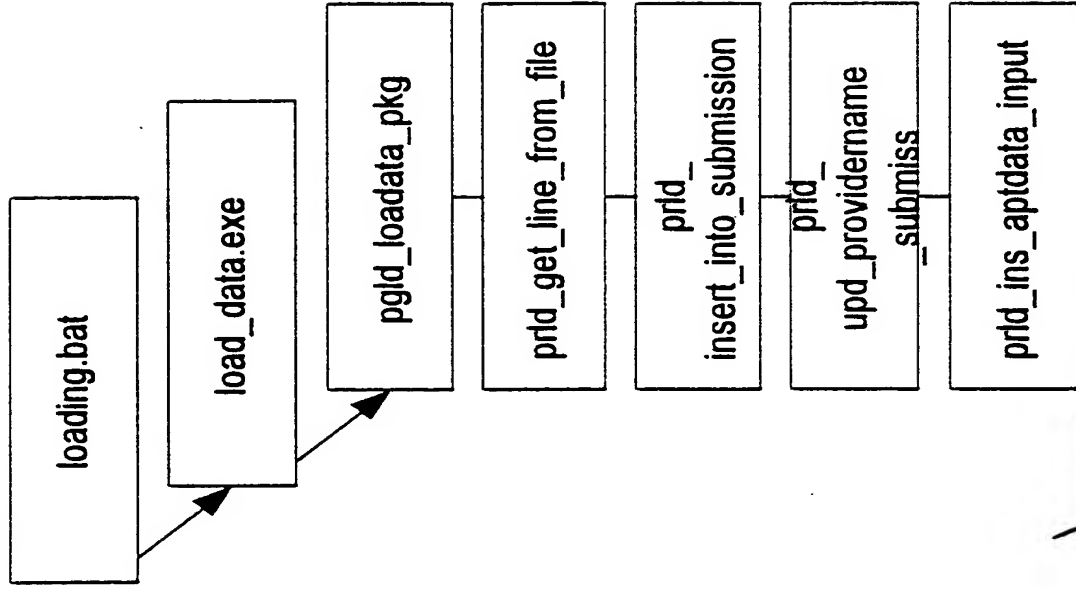
71

**FIG. 20**

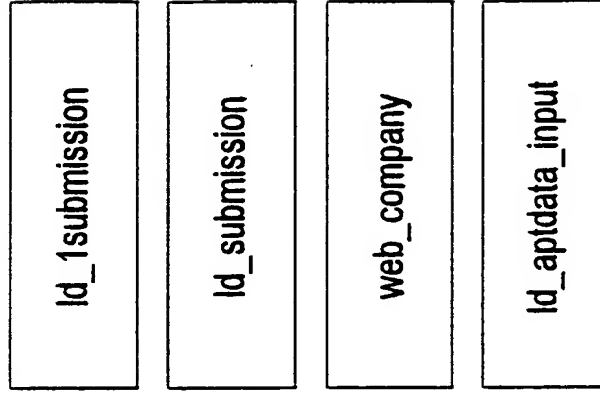


**FIG. 21**

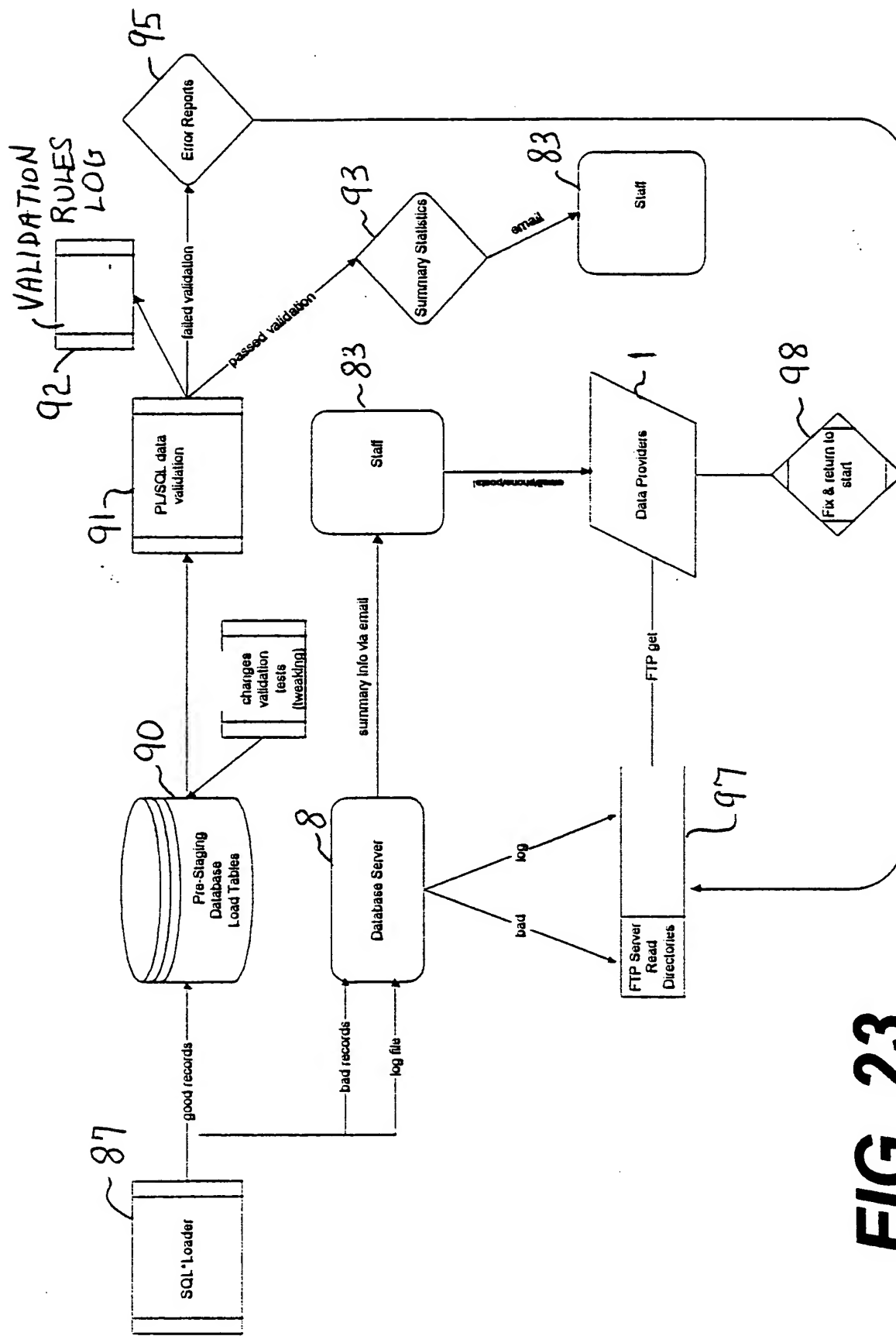
## Procedures



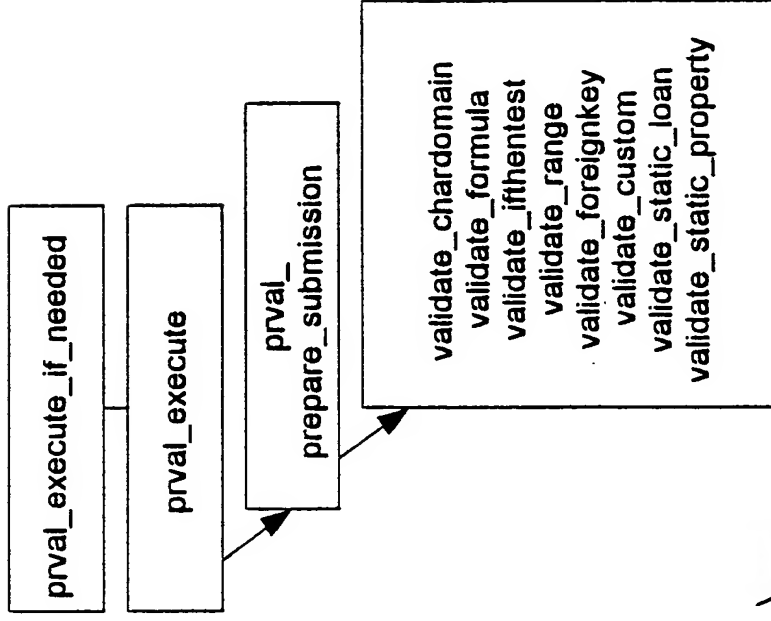
## Tables



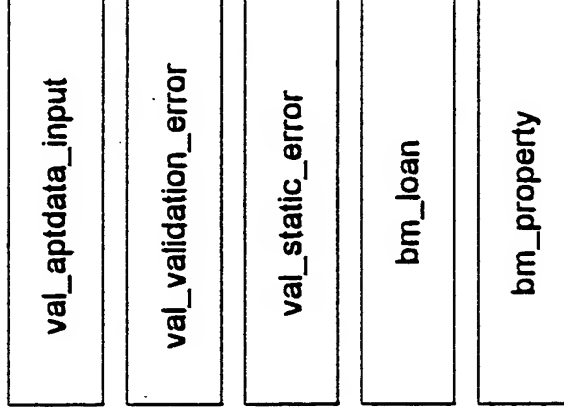
**FIG. 22**



## Procedures



## Tables



**FIG. 24**



VALIDATION RULES  
LOAN STATIC INFORMATION

PROVIDER LOAN ID	MANDATORY FIELD FOR LENDER AND SERVICER DATA PROVIDERS
LOAN PURPOSE CODE	A, D, F, H, O, U
ORIGINAL LOAN AMT	< 100,000,000
LOAN CLOSE DATE	(1) BETWEEN 1945 AND TODAY (2) IF NULL, MATURITY DATE - ORIGINAL LOAN TERM
INTEREST_RATE_CODE	(1) A, F (2) IF NULL, DEFAULT TO F
INDEX_CODE	(1) C, I, L, P, T, O, NULL (2) IF NOT NULL, INTEREST RATE CODE = A
INDEX_TERM	(1) > 0 AND =< 360 (2) IF NOT NULL, INTEREST RATE CODE = A
MORTGAGE_MARGIN_OR_SPREAD	(1) =< 0.10 (2) IF NOT NULL, INTEREST RATE CODE = A
ORIGINAL_LOAN_RATE	>0 AND < 0.20
AMORT_BEGIN_MO	=> 0 AND =< AMORT PERIOD
AMORT_PERIOD	=>0 AND =<600
ORIGINAL_LOAN_TERM	(1) =>0 AND =< 600 (2) IF NULL, MATURITY DATE - LOAN CLOSE DATE
MATURITY_DATE	(1) > LOAN CLOSE DATE (2) SHOULD BE WITHIN 6 MONTHS OF LOAN_CLOSE_DATE + ORIGINAL LOAN TERM
PAYMENT_FREQUENCY	(3) IF NULL, LOAN CLOSE DATE + ORIGINAL LOAN TERM > 0 AND =< 12
FHA_PROJECT_NUMBER	
PREPAYMENT_FLAG	Y, N, U
BALLOON_FLAG	(1) Y, N, U (2) IF "Y," ORIGINAL LOAN TERM < AMORT PERIOD

FIG. 25

250a

VALIDATION RULES  
LOAN STATIC INFORMATION

ORIGINAL LTV RATIO	IF NULL, CALCULATE AS ORIG LOAN AMT/ORIG PROP VALUE AMT
ORIGINAL PROPERTY VALUE AMT	> 0
ISSUANCE BOND RATING	
SELLER FINANCED FLAG	Y,N,U
SUBORDINATE DEBT FLAG	Y,N,U
SUB HARD DEBT AMT	IF > 0, SUBORDINATE DEBT FLAG = Y
SUB NO HARD DEBT INSTRUMENTS	(1) IF > 0, SUBORDINATE DEBT FLAG = Y (2) => 0 AND =< 20
SUB SOFT DEBT AMT	IF > 0, SUBORDINATE DEBT FLAG = Y
SUB NO SOFT DEBT INSTRUMENTS	(1) IF > 0, SUBORDINATE DEBT FLAG = Y (2) => 0 AND =< 20
LETTERS_OF_CREDIT_AMT	(1) => 0 AND =< ORIGINAL LOAN AMT (2) IF > 0, ADDITIONAL COLLATERAL CODE = L
GRANTS AMT	=> 0 AND < 100,000,000
NO GRANTS	=> 0 AND =< 20
MULTIPLE PROPERTY FLAG	Y,N,U
POINTS OR FEES AMT	=> 0 AND < 0.10*ORIGINAL LOAN AMT
SERVICING FEE	=> 0 AND =< 10
LENDER PARTICIPATION_FLAG	(1) Y,N,U (2) IF NULL, DEFAULT TO N
RECOURSE FLAG	Y,N,U
ADDITIONAL COLLATERAL CODE	C,L,N,O,U
INITIAL REPLACE RESERVE AMT	=> 0 AND =< ORIGINAL LOAN AMT*.50
REPLACE RESV CONTRIBUTION AMT	=> 0 AND < 10,000*NO UNITS

FIG. 26

250b

VALIDATION RULES  
LOAN DYNAMIC INFORMATION

LOAN STATUS CODE	C, D, H, T, W, U;
TERMINATION CODE	(1) F, P, S, O, U
	(2) IF NOT NULL OR NOT "U," THEN LOAN STATUS CODE MUST BE T
ACTUAL UNPD PRINC BALANCE E AMT	=>0 AND =< ORIGINAL LOAN AMT
SCHEDULED PRINC BALANCE AMT	>0 AND =< ORIGINAL LOAN AMT
PAID UP TO DATE	> LOAN CLOSE DATE AND < TODAY
SCHEDULED PI DUE AMT	
CURRENT LOAN RATE	(1) >0 AND < 0.20
	(2) IF INTEREST_RATE_CODE = F, MUST = ORIGINAL LOAN RATE
	(3) IF NULL AND INTEREST_RATE_CODE = F, THEN ORIGINAL LOAN RATE
TERMINATION DATE	(1) > LOAN CLOSE DATE AND < TODAY
	(2) IF NOT NULL, LOAN STATUS = "T"
PAID OFF AMT	(1) =>0 AND =< ORIGINAL LOAN AMT
	(2) IF NOT NULL, LOAN STATUS CODE = T
	(3) IF NOT NULL, TERMINATION CODE = P
PREPAYMENT PENALTY AMT	(1) < 0.20*ACTUAL UNPD PRINC BALANCE AMT
	(2) IF NOT NULL, LOAN STATUS CODE = T

~ 270

FIG. 27

VALIDATION RULES  
LOAN ADJUSTABLE RATE INFORMATION

LOAN_RATE_CEILING	(1) => 0 AND <.20	
	(2) IF NOT NULL, INTEREST RATE CODE = A	
LOAN_RATE_FLOOR	(1) =>0 AND <.20	
	(2) IF NOT NULL, INTEREST RATE CODE = A	
MAX_RATE_DECREASE	(1) =>0 AND <.10	
	(2) IF NOT NULL, INTEREST RATE CODE = A	
MAX_RATE_INCREASE	(1) => 0 AND <.10	
	(2) IF NOT NULL, INTEREST RATE CODE = A	
MAX_PAYMENT_CAP_AMT	(1) => 0 AND <ORIGINAL LOAN AMT	
	(2) IF NOT NULL, INTEREST RATE CODE = A	
MAX_NEGATIVE_AMORT	(1) => 0 AND <2.0	
	(2) IF NOT NULL, INTEREST RATE CODE = A	
FIRST_ADJUSTMENT_MO	(1) > 0 AND <ORIGINAL LOAN TERM	
	(2) IF NOT NULL, INTEREST RATE CODE = A	
RATE_ADJUSTMENT_FREQ	(1) > 0 AND <ORIGINAL LOAN TERM	
	(2) IF NOT NULL, INTEREST RATE CODE = A	
RATE_PAYMENT_FREQ	(1) > 0 AND <ORIGINAL LOAN TERM	
	(2) IF NOT NULL, INTEREST RATE CODE = A	
UNDERWRITE_RATE	(1) > 0 AND <.20	
	(2) IF NOT NULL, INTEREST RATE CODE = A	

~ 280

**FIG. 28**

VALIDATION RULES  
LOAN PREPAYMENT INFORMATION

PREPAYMENT TYPE CODE	(1) D, S, Y, O, U
	(2) IF NOT NULL OR NOT "U," LOAN PREPAYMENT FLAG = Y
LOCKOUT END DATE	(1) => LOAN CLOSE DATE AND =< MATURITY DATE
	(2) IF NOT NULL, LOAN PREPAYMENT FLAG = Y
PREPAYMENT TERM END DATE	(1) => LOCKOUT END DATE AND =< MATURITY DATE
	(2) IF NOT NULL, LOAN PREPAYMENT FLAG = Y

~290

FIG. 29

FORECLOSURE OR WORKOUT  
INFORMATION

FORECLOSURE_NOTIFICATION_DATE	(1) => LOAN CLOSE DATE AND <MATURITY DATE
	(2) IF NOT NULL, LOAN STATUS CODE NOT C
BANKRUPTCY FLAG	Y, N, U
FORECLOSURE DATE	(1) => LOAN CLOSE DATE AND < MATURITY DATE
	(2) IF NOT NULL, LOAN STATUS CODE = T
	(3) IF NOT NULL, TERMINATION CODE = F
SALE_DATE	(1) => LOAN CLOSE DATE AND <TODAY
	(2) => FORECLOSURE DATE AND <TODAY
RECOVERED VALUE AMT	=> 0 AND =<ORIGINAL LOAN AMT
SALE AMT	
SALE EXPENSE AMT	=> 0 AND =<ORIGINAL LOAN AMT
NEW LOAN CODE	F, N, W, U

~300

FIG. 30

VALIDATION RULES  
PROPERTY STATIC INFORMATION

PROVIDER_PROPERTY_ID	MANDATORY FIELD FOR PROPERTY OWNER AND MANAGER DATA PROVIDERS
PROPERTY_OS_CODE	C, G, L, N, P, R, O, U
PROPERTY_NAME	
STREET_ADDRESS	
CITY_NAME	
COUNTY_NAME	COUNTY_NAME AND COUNTY_FIPS_CODE SHOULD MATCH (COUNTY FIPS_CODE HAS PRECEDENCE)
COUNTY_FIPS_CODE	COUNTY_NAME AND COUNTY_FIPS_CODE SHOULD MATCH (COUNTY FIPS_CODE HAS PRECEDENCE)
STATE	(1) MUST BE ONE OF 53 CODES (50 STATES, DC, PR, VI)
ZIP	(1) MANDATORY FIELD
	(2) MUST MATCH STATE
	(3) NUMERIC CHARACTERS ONLY, LEADING ZEROS REQUIRED (ALL POSITIONS MUST BE FILLED)
ZIP_EXTENSION	NULL OR NUMERIC CHARACTERS ONLY, LEADING ZEROS REQUIRED (ALL POSITIONS MUST BE FILLED)
CENSUS_TRACT_NO	PROVIDED, OR ELSE DERIVED
LATITUDE	IF PROVIDED, >.15 AND < .75, OR ELSE DERIVED
LONGITUDE	IF PROVIDED, < -45 AND > -180, OR ELSE DERIVED
PURCHASE_AMT	=> 0 AND < 100,000,000
REHABILITATION_AMT	=> 0 AND < 100,000,000
OTHER_ACQUISITION_AMT	=> 0 AND < 100,000,000
ACQUISITION_DATE	=< LOAN CLOSE DATE
SCATTERED_SITE_FLAG	(1) Y,N,U
	(2) IF Y, NO BUILDINGS > 1
NO_RESIDENTIAL_BUILDINGS	> 0 AND < 100
NO_STORIES	> 0 AND < 100

FIG. 31

310a

VALIDATION RULES  
PROPERTY STATIC INFORMATION

PROJECT TYPE CODE	C,R,O,U
SPECIAL TENANCY TYPE CODE	C,D,E,M,N,S,O,U
ELDERLY HOUSING TYPE CODE	(1) A,C,F,I,N,O,U
	(2) IF NOT NULL OR "U," SPECIAL TENANCY CODE = E
BUILDING TYPE CODE	G,P,T,O,U
BUILDING_DESCRIPTION_CODE	SYSTEM DERIVED FROM BUILDING_TYPE_CODE, NO_STORIES AND ELEVATOR FLAG
SRO FLAG	Y,N,U
RENT CONTROL FLAG	Y,N,U
INITIAL_CONSTRUCTION_YR	(1) > 1850 AND < TODAY
	(2) IF NULL AND LOAN_PURPOSE_CODE = "D," THEN LOAN CLOSE DATE
SUBSTANTIAL_REHAB_COMPLETE_YR	(1) > 1945 AND < TODAY
	(2) MUST BE > INITIAL CONSTRUCTION YR
	(3) IF NULL AND LOAN_PURPOSE_CODE = "H," THEN LOAN CLOSE DATE
NO UNITS	(1) => 5 AND =< 10,000
NO 0 BEDROOM	=> 0 AND =< NO UNITS
SQ FT 0 BEDROOM	=>100 AND < 1000
NO 1 BEDROOM	=> 0 AND =< NO UNITS
SQ FT 1 BEDROOM	=> 200 AND < 2000
NO 2 BEDROOM	=> 0 AND =< NO UNITS
SQ FT 2 BEDROOM	=> 300 AND < 3000
NO 3 BEDROOM	=> 0 AND =< NO UNITS
SQ FT 3 BEDROOM	= > 400 AND < 4000
NO 4 BEDROOM	=> 0 AND =< NO UNITS
SQ FT 4 BEDROOM	=> 500 AND < 5000
NO UNITS HANDICAPPED	=< NO UNITS

FIG. 32

310b

VALIDATION RULES  
PROPERTY STATIC INFORMATION

NO SUBSIDIZED UNITS	=< NO UNITS
NET RENTABLE RESIDENTIAL SQ FT	(1) => 1100 AND =< 1,500,000
NET COMMERCIAL SQ FT	
PROPERTY LAND AREA	> 0.10 AND < 1000
TOTAL PARKING	< 2 * NO UNITS
GARAGE PARKING	<= TOTAL PARKING
CARPORT PARKING	<= TOTAL PARKING
ELEVATOR FLAG	(1) Y,N,U (2) IF NO STORIES > 6 SHOULD BE "Y"
AIR CONDITION FLAG	Y,N,U
HEAT OR GAS PAYMENT FLAG	O,T,U
ELECTRIC PAYMENT FLAG	O,T,U
WATER PAYMENT FLAG	O,T,U
SEWER PAYMENT FLAG	O,T,U
WASH DRYER FLAG	Y,N,U
TENNIS COURT FLAG	Y,N,U
SWIMMING POOL FLAG	Y,N,U
BASKETBALL COURT FLAG	Y,N,U
WORKOUT FACILITY FLAG	Y,N,U
GROUND LEASE FLAG	Y,N,U

FIG. 33

310c



VALIDATION RULES  
PROPERTY DYNAMIC INFORMATION

REVENUE_AND_EXPENSE_AS_OF_DATE	IF PROPERTY EFFECTIVE DATE IS NOT POPULATED IN HEADER FILE, DATA WILL BE LOADED INTO THE PROPERTY QUARTER USING THIS FIELD.
NUMBER OF PERIODS INCLUDED	(1) MANDATORY FIELD
	(2) 1,2,3,4
GROSS_POTNTL_RESIDENT_RENT_AMT	(1) > 0 AND < NO UNITS*100,000
	(2) =< TOTAL GROSS POTENTIAL RENT AMT
GROSS_POTENTIAL_GOVT_RENT_AMT	(1) > 0 AND < NO UNITS*100,000
	(2) =< TOTAL GROSS POTENTIAL RENT AMT
TOTAL_GROSS_POTENTIAL_RENT_AMT	(1) EQUAL TO: GROSS POTNTL RESIDENT_RENT_AMT + GROSS POTENTIAL GOVT_RENT_AMT
VACANCY_AMT	(1) EQUAL TO: VACANCY_RESIDENTIAL_AMT + VACANCY_COMMERCIAL_AMT
	(3) => 0 AND < NO UNITS*50,000
VACANCY_RESIDENTIAL_AMT	(1) => 0 AND =< VACANCY_AMT
	(2) => 0 AND < NO UNITS*50,000
VACANCY_COMMERCIAL_AMT	=> 0 AND =< VACANCY_AMT
COLLECTION_LOSS_AMT	=> 0 AND < 0.20*TOTAL GROSS POTENTIAL RENT AMT
NET_COMMERCIAL_RENT_AMT	=> 0 AND < 0.30*TOTAL GROSS POTENTIAL RENT AMT
INTEREST_INCOME_AMT	=> 0
NON_RENT_AMT	=> 0
TOTAL_REVENUE_AMT	EQUAL TO: TOTAL_GROSS_POTENTIAL_RENT_AMT - VACANCY_AMT - COLLECTION_LOSS_AMT + NET_COMMERCIAL_RENT_AMT + INTEREST_INCOME_AMT + NON_RENT_AMT
PROPERTY_MANAGEMENT_FEE_AMT	=> 0 AND < TOTAL REVENUE*.25
ADMIN_TOTAL_EXPENSE_AMT	=> 0 AND < TOTAL REVENUE*.15
ADMIN_MKTG_EXPENSE_AMT	=> 0 AND <= ADMIN_TOTAL_EXPENSE_AMT

FIG. 34

340a

VALIDATION RULES  
PROPERTY DYNAMIC INFORMATION

PAYROLL EXP AMT	=> 0 AND < TOTAL REVENUE*.30
MAINTENANCE EXPENSE AMT	=> 0 AND < TOTAL REVENUE*.40
UTILITY_EXPENSE_AMT	(1) EQUAL TO: WATER_AND_SEWER_EXPENSE_AMT + ELECTRICITY_EXPENSE_AMT + GAS_EXPENSE_AMT + OIL_EXPENSE_AMT + OTHER UTILITY AMT
	(2) => 0 AND < TOTAL REVENUE AMT*.50
WATER_AND_SEWER_EXPENSE_AMT	(1) EQUAL TO: WATER_EXPENSE_AMT + SEWER_EXPENSE_AMT
	(2) => 0 AND < UTILITY_EXPENSE_AMT
WATER_EXPENSE_AMT	=> 0 AND =< WATER AND SEWER_EXPENSE_AMT
SEWER_EXPENSE_AMT	=> 0 AND =< WATER AND SEWER_EXPENSE_AMT
ELECTRICITY_EXPENSE_AMT	=> 0 AND =< UTILITY_EXPENSE_AMT
GAS_EXPENSE_AMT	=> 0 AND =< UTILITY_EXPENSE_AMT
OIL_EXPENSE_AMT	=> 0 AND =< UTILITY_EXPENSE_AMT
OTHER UTILITY AMT	=> 0 AND =< UTILITY_EXPENSE_AMT
INSURANCE_EXPENSE_AMT	=> 0 AND < TOTAL REVENUE *.15
SOC SERVICE EXP AMT	=> 0 AND < TOTAL REVENUE
TAX AMT	=> 0 AND < TOTAL REVENUE *.40
OTHER_EXPENSE_AMT	=> 0 AND < TOTAL REVENUE *.15
TAX ABATEMENT FLAG	Y,N,U
TOTAL_OP_EXPENSE_AMT	EQUAL TO: PROPERTY MANAGEMENT_FEE_AMT + ADMIN_TOTAL_EXPENSE_AMT + PAYROLL_EXP_AMT + UTILITY_EXPENSE_AMT + INSURANCE_EXPENSE_AMT + SOC SERVICE EXP_AMT + TAX AMT
NET OPERATING INCOME AMT	EQUAL TO: TOTAL REVENUE AMT - TOTAL OP EXPENSE AMT
INTEREST PAID AMT	> 0 AND <.20*ORIGINAL LOAN AMT
PRINCIPAL PAID AMT	> 0 AND < ORIGINAL LOAN AMT
DEBT SERVICE AMT	EQUAL TO: INTEREST PAID AMT + PRINCIPAL PAID AMT
DEBT SERVICE SUBORD LOANS AMT	IF >0, SUBORDINATE DEBT FLAG = Y
GROUND LEASE PAYMENT AMT	IF > 0, GROUND LEASE FLAG = Y

FIG. 35

340b

VALIDATION RULES  
PROPERTY DYNAMIC INFORMATION

REPLACEMENT RESERVE AMT	< ORIGINAL LOAN AMT*.20
REPLACEMENT RESERVE BAL AMT	< ORIGINAL LOAN AMT
CAPITAL EXPENDITURE AMT	
RESIDUAL RECEIPTS BAL AMT	IF > 0, PROPERTY OS CODE = L
NO OCCUPIED RESIDENTIAL UNITS	=> 0 AND =< NO UNITS
NO CURRENT VACANT UNITS	=> 0 AND =< NO UNITS
COMMERCIAL OCCUPIED PERCENT	=> 0 AND <1.0
CURRENT EFFECTIVE MKTRENT 0 BR	> 0 AND < 3000
MARKET RENT 0 BR AS OF DATE	IF CURRENT EFFECTIVE MKTRENT 0 BR > 0, IS NOT NULL
CURRENT EFFECTIVE MKTRENT 1 BR	> 0 AND < 6000
MARKET RENT 1 BR AS OF DATE	IF CURRENT EFFECTIVE MKTRENT 1 BR > 0, IS NOT NULL
CURRENT EFFECTIVE MKTRENT 2 BR	> 0 AND < 9000
MARKET RENT 2 BR AS OF DATE	IF CURRENT EFFECTIVE MKTRENT 2 BR > 0, IS NOT NULL
CURRENT EFFECTIVE MKTRENT 3 BR	> 0 AND < 12000
MARKET RENT 3 BR AS OF DATE	IF CURRENT EFFECTIVE MKTRENT 3 BR > 0, IS NOT NULL
CURRENT EFFECTIVE MKTRENT 4 BR	> 0 AND < 15000
MARKET RENT 4 BR AS OF DATE	IF CURRENT EFFECTIVE MKTRENT 4 BR > 0, IS NOT NULL
UNIT TURNOVER	< 0.5 * NO UNITS

FIG. 36

360

VALIDATION RULES  
TARGET RENT INFORMATION

NO UNITS 60 TO 80	=> 0 AND =< NO UNITS
NO UNITS 50 TO 60	=> 0 AND =< NO UNITS
NO UNITS LESS 50	=> 0 AND =< NO UNITS
SETASIDE_UNITS	(1) => 0 AND =< NO UNITS
	(2) SUM OF FIRST THREE NO_UNITS SHOULD NOT EXCEED NO UNITS OR SETASIDE UNITS
USE RESTRICT EXPIRE DATE	> ACQUISITION DATE

FIG. 37

VALIDATION RULES  
AFFORDABLE HOUSING PROGRAM  
INFORMATION

AH SAI FLAG	Y,N,U
AH TEB FLAG	Y,N,U
AH RTCAH FLAG	Y,N,U
AH FHLB FLAG	Y,N,U
AH 515 FLAG	Y,N,U
AH RR FLAG	Y,N,U
AH LIHTC FLAG	Y,N,U
AH CDBG FLAG	Y,N,U
AH PH FLAG	Y,N,U
AH OTHER FLAG	Y,N,U
AH NON FHA FLAG	Y,N,U
AH HOME FLAG	Y,N,U
AH HOPE6 FLAG	Y,N,U
SECTION8 FLAG	Y,N,U
OTHER FED RENT ASSIST FLAG	Y,N,U
AH TENANT ASSIST FLAG	Y,N,U

FIG. 38

VALIDATION RULES  
PROPERTY VALUATION INFORMATION

VALUATION EFFECTIVE DATE	
VALUATION TYPE CODE	E, I, P, A
PROPERTY VALUE AMT	IF FHA PROJECT NO IS NULL, > 0
REPLACEMENT COST AMT	
COMPARE SALE AMT	
INCOME CAP AMT	
TOTAL ESTIMATED PROJECT AMT	
VACANCY FACTOR	< 0.30
VALUATION NOI AMT	> 0.80 AND < 3.00
ACTUAL DSCR	> 0.02 AND < 0.20
CAP RATE	

~390

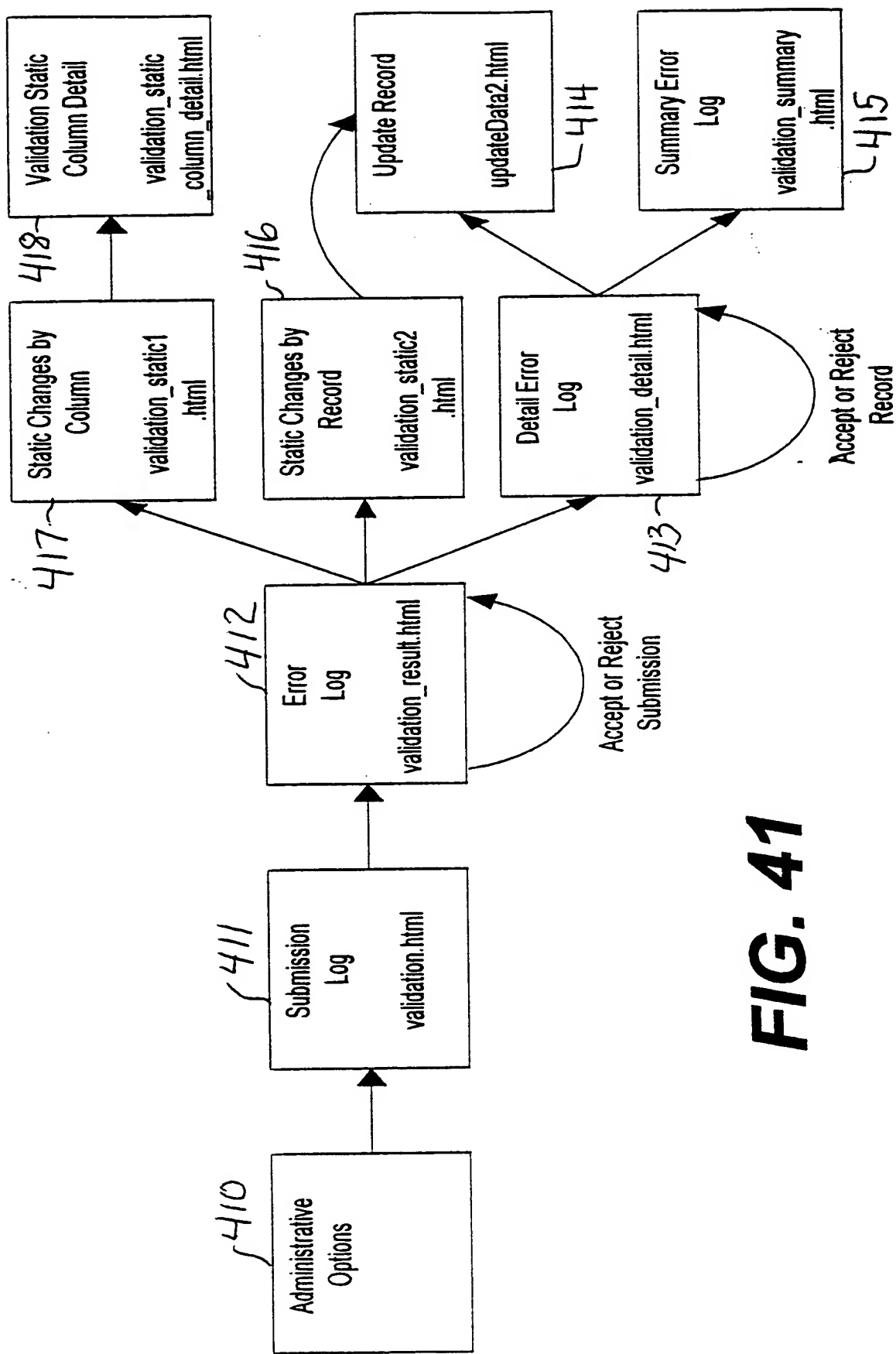
**FIG. 39**

VALIDATION RULES  
LOW-INCOME HOUSING TAX CREDIT  
INFORMATION

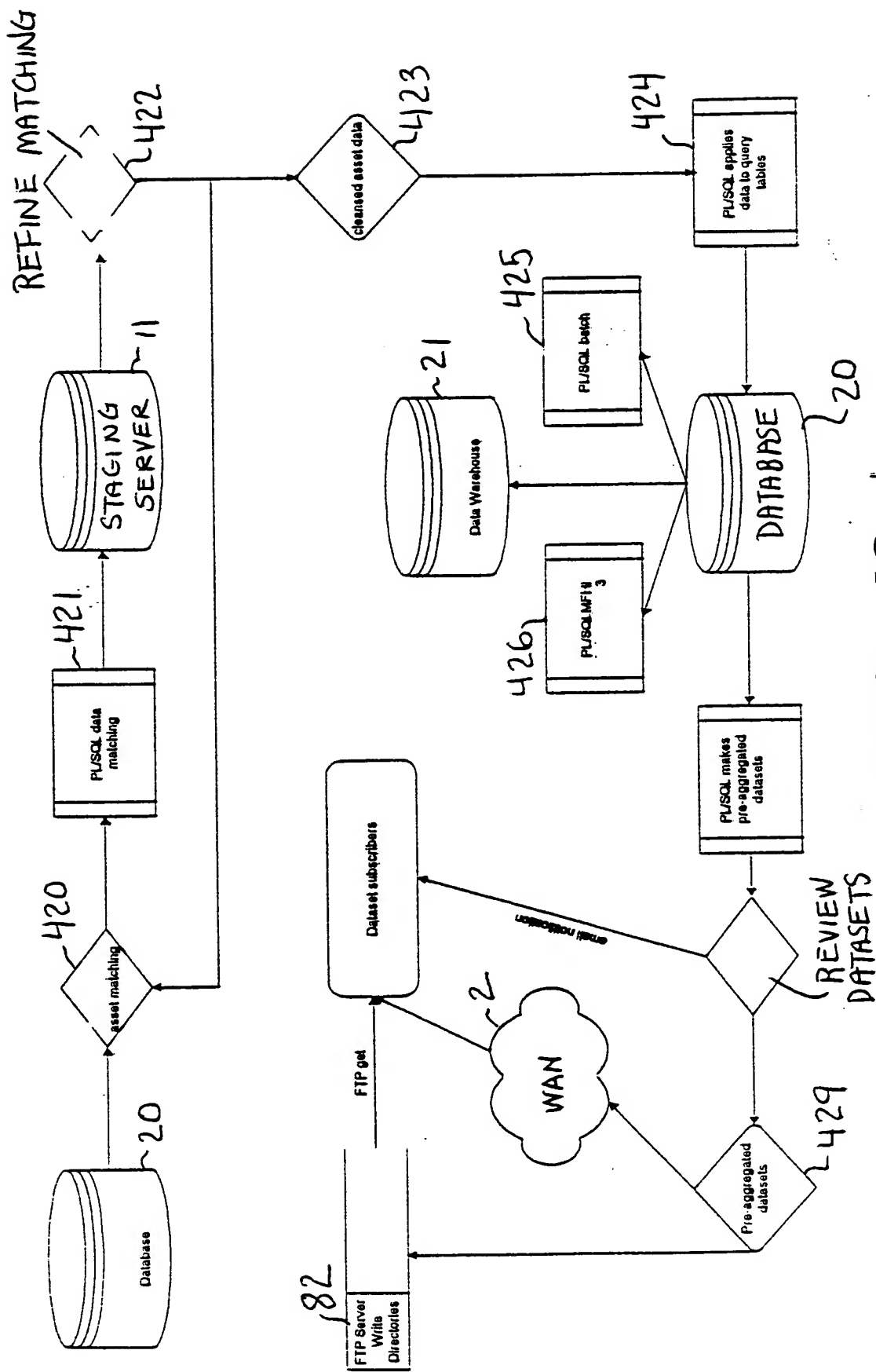
ANNUAL TAX CREDIT BASIS AMT	(1) => 0 AND < 0.25*PURCHASE AMT
	(2) IF > 0, AH LIHTC FLAG = Y
ACTUAL NO TAX CREDIT UNITS	(1) => 0 AND < NO UNITS
	(2) IF > 0, AH LIHTC FLAG = Y
TOTAL NOPAY GRANT AMT	IF > 0, AH LIHTC FLAG = Y
PRICE PER CREDIT TO DEVELOPER	(1) => 0.25 AND < 1.0
PRICE PER CREDIT TO DEVELOPER	(2) IF > 0, AH LIHTC FLAG = Y

~400

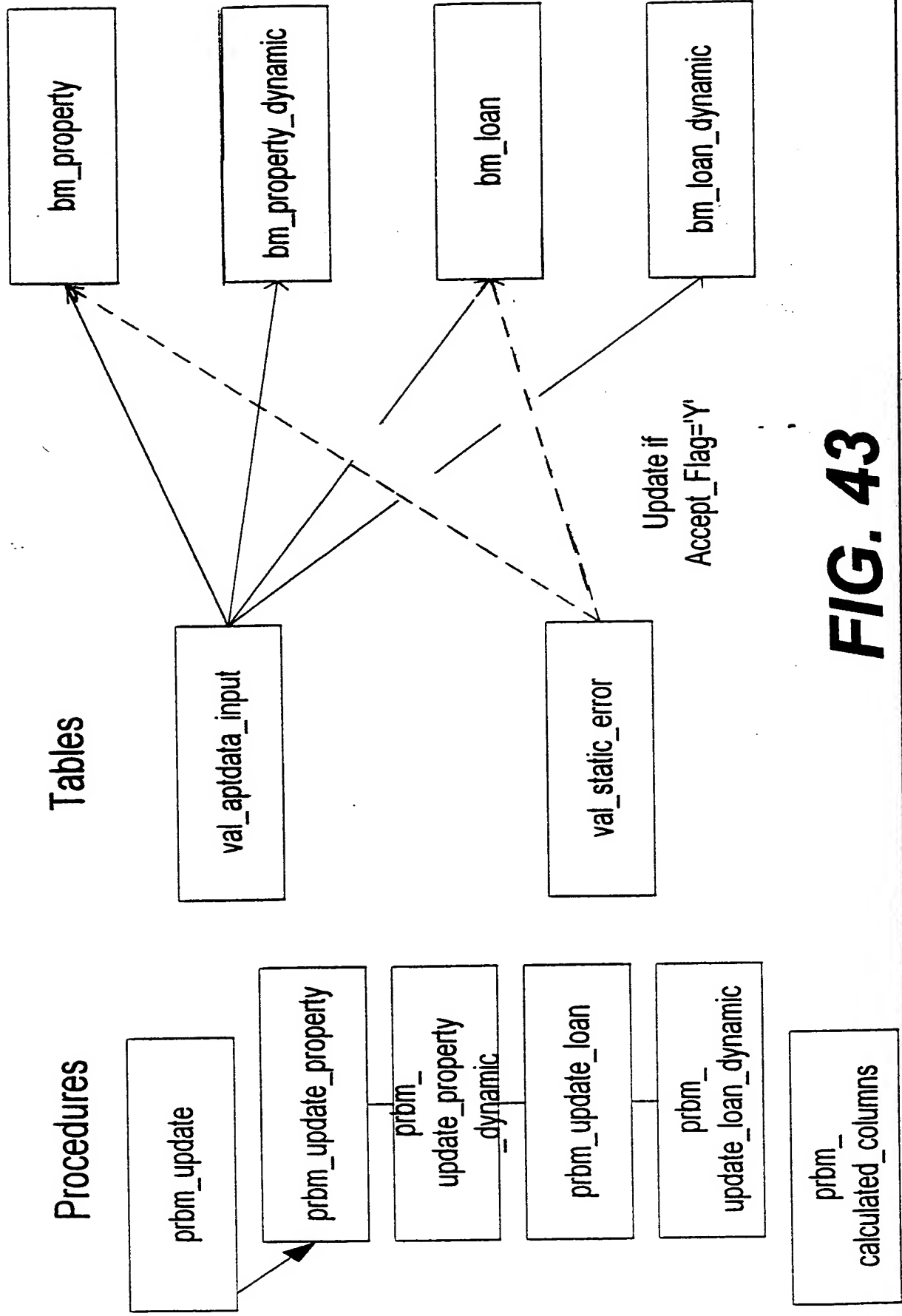
**FIG. 40**



**FIG. 41**



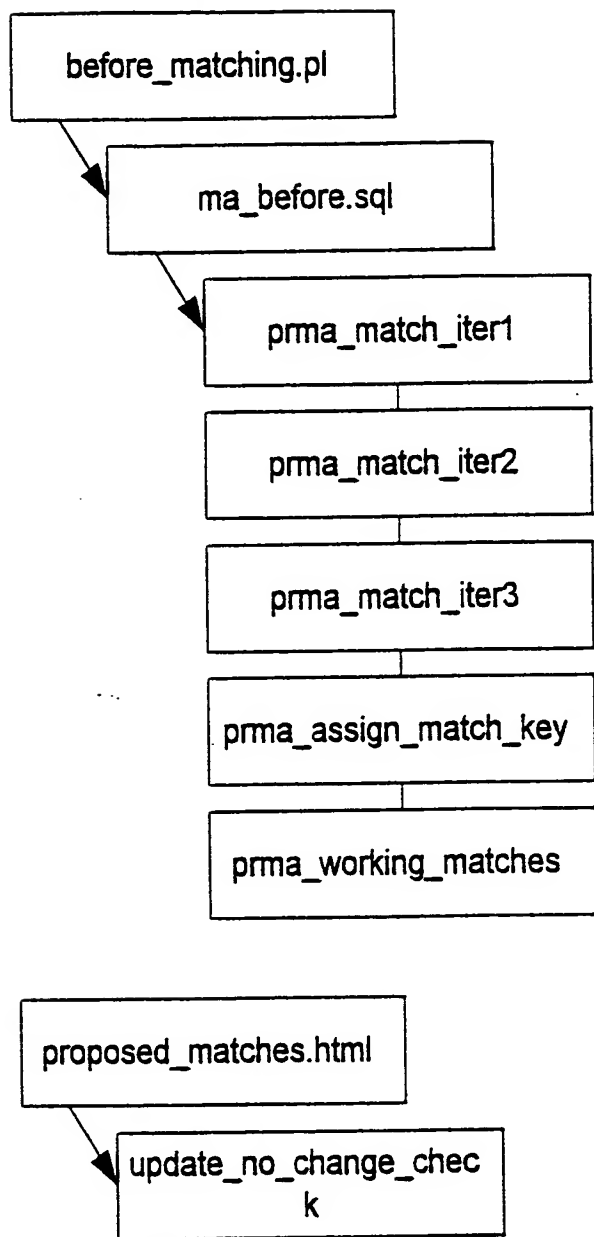
**FIG. 42**



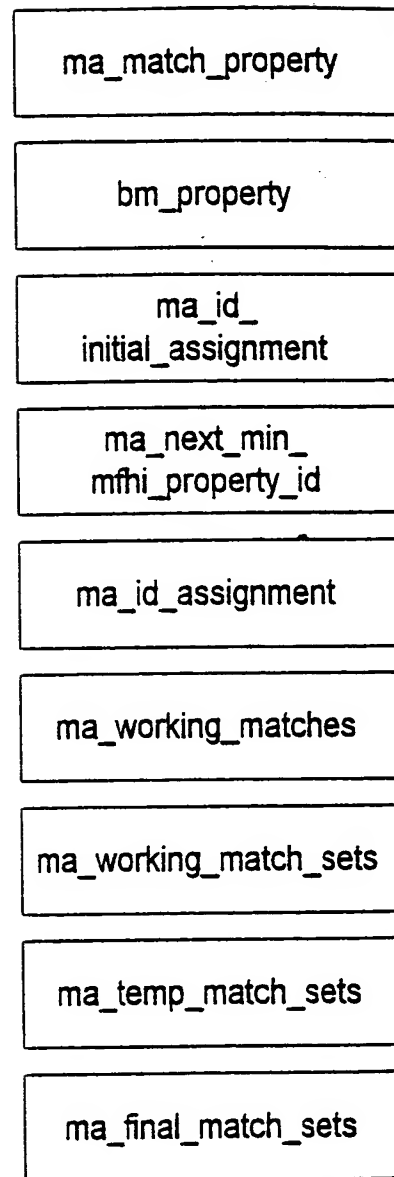
**FIG. 43**



## Procedures

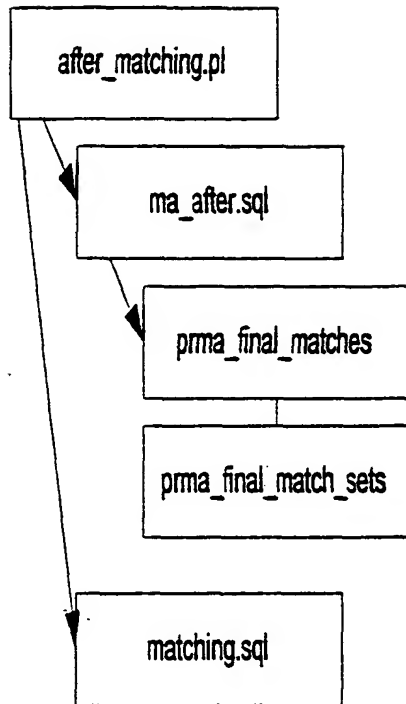


## Tables

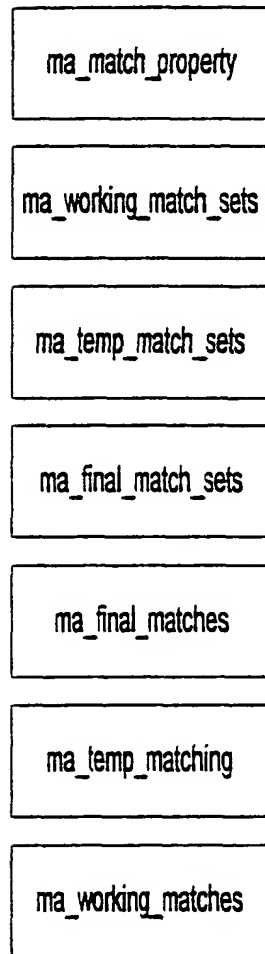


**FIG. 44**

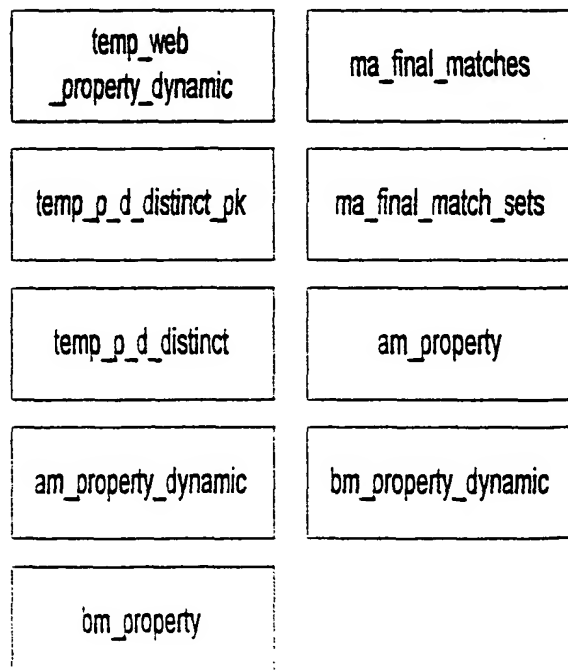
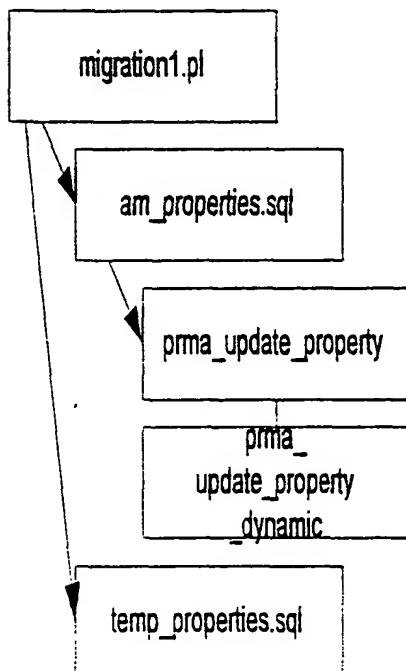
## Procedures

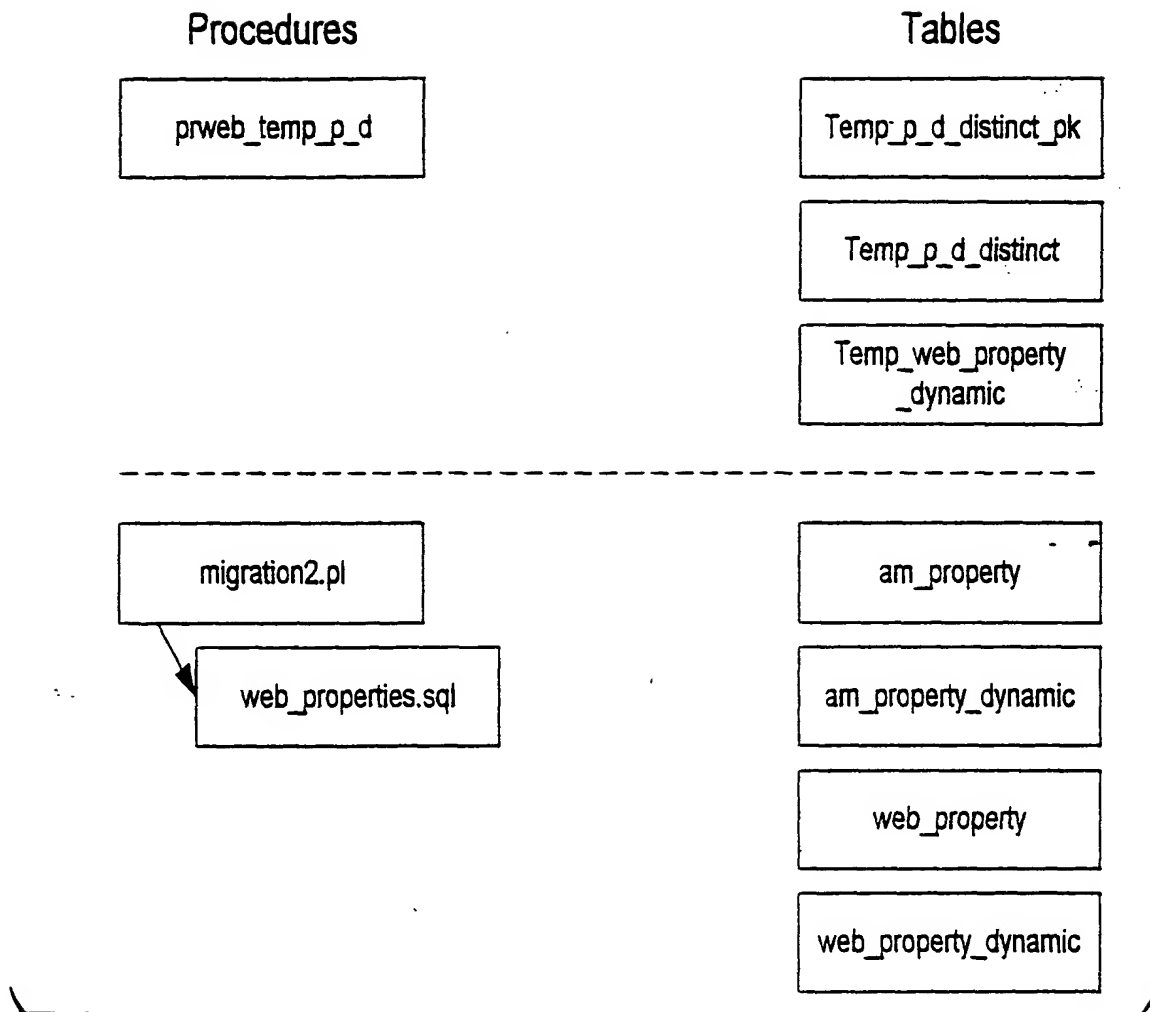


## Tables

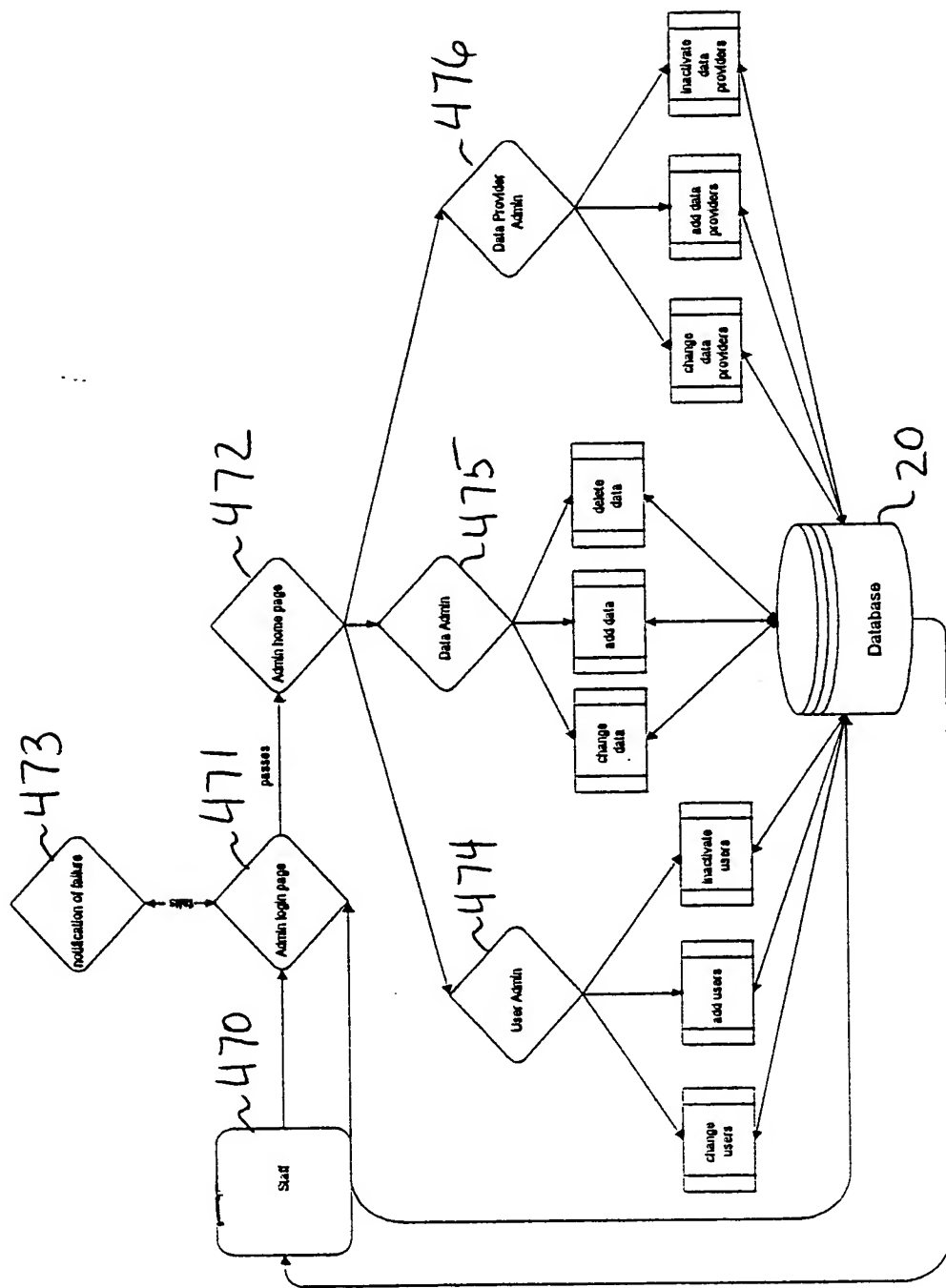


**FIG. 45**

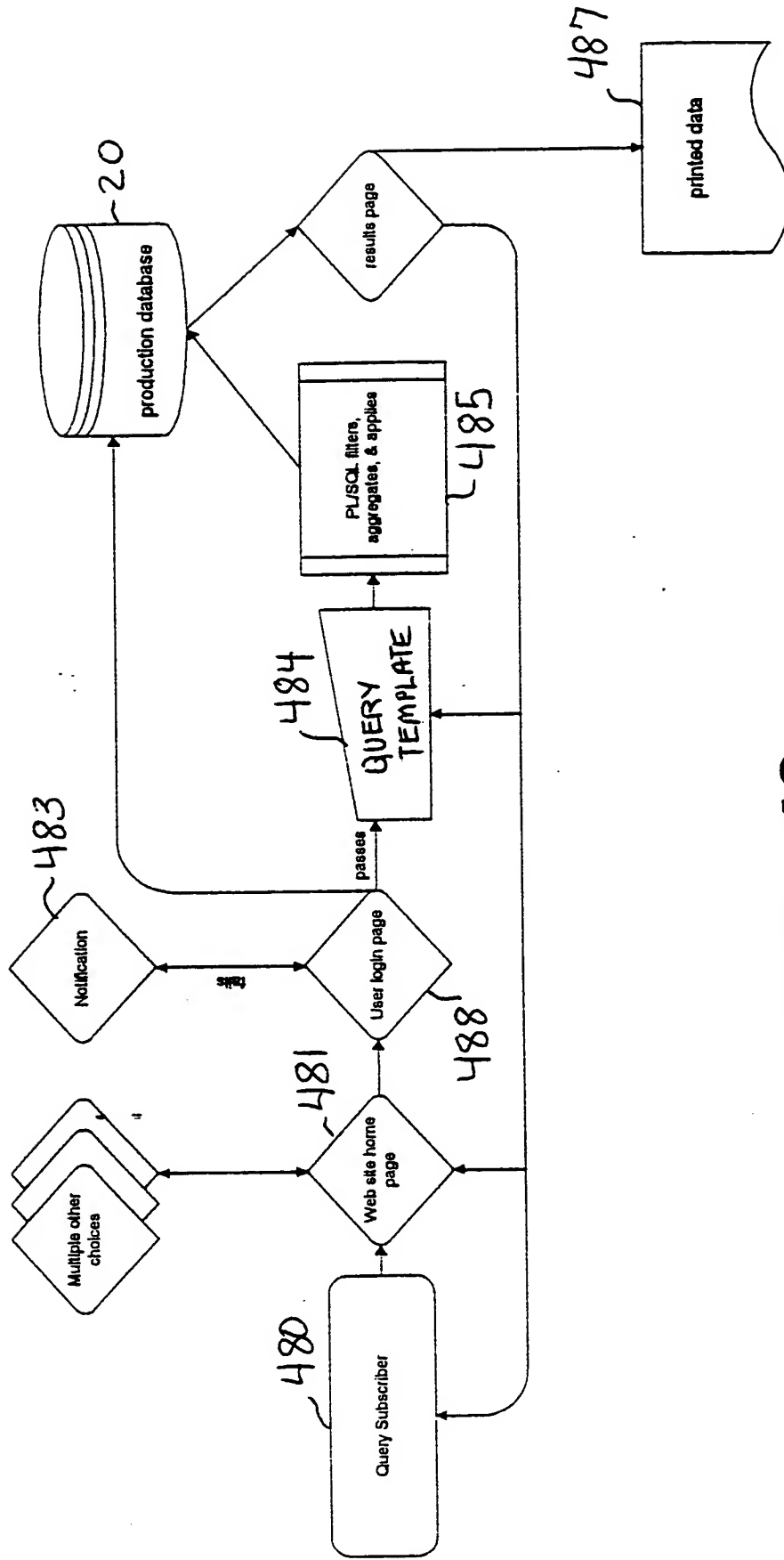




**FIG. 46**

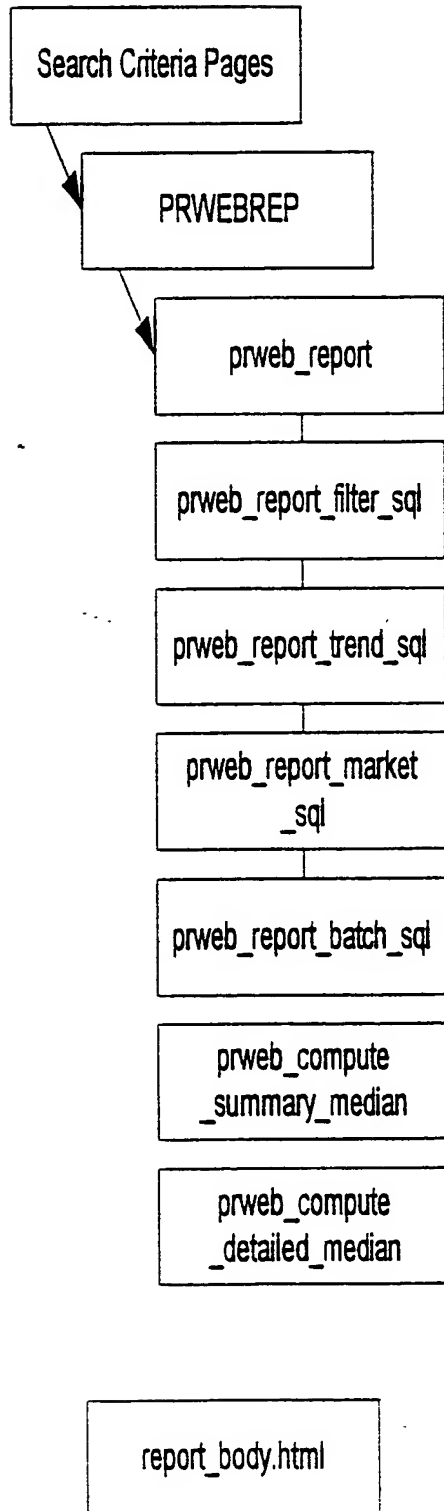


**FIG. 47**

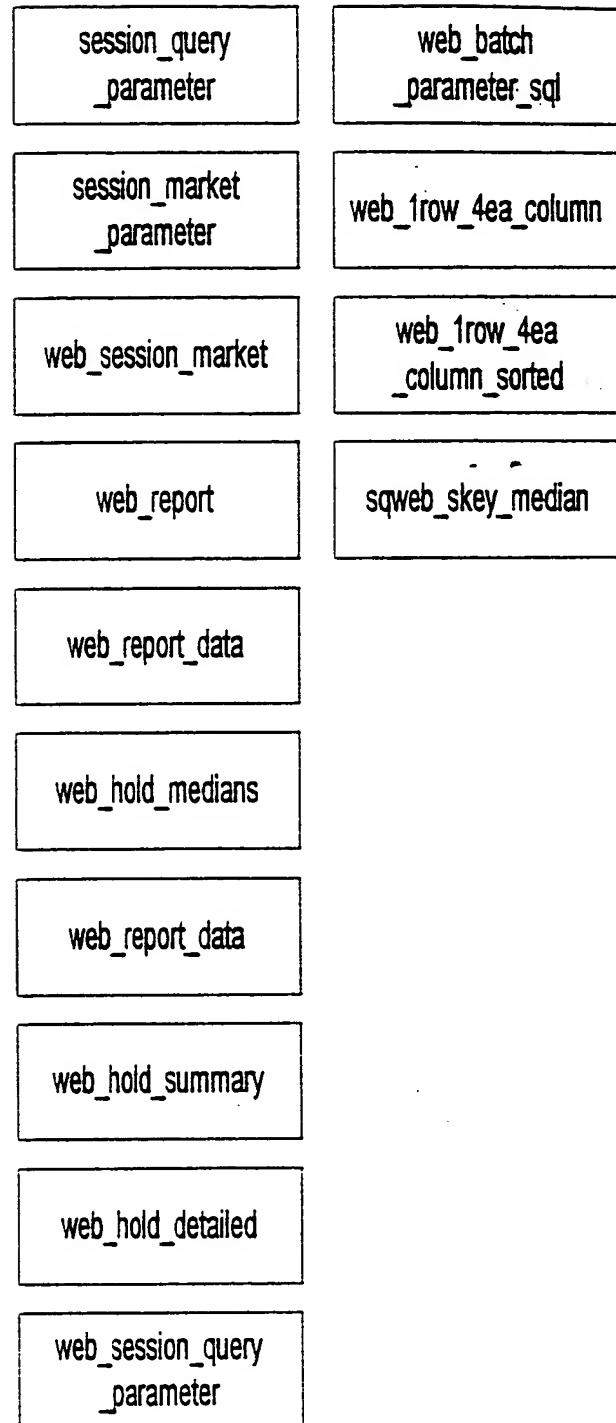


**FIG. 48**

## Procedures



## Tables



**FIG. 49**

# SAMPLE SUMMARY REPORT

	PER UNIT	PER SF
PROPERTY PERFORMANCE		
TOTAL INCOME	5,685	7.25
TOTAL OPERATING EXPENSES	3,148	3.82
NET OPERATING INCOME	2,572	3.27
EFFECTIVE MARKET RENT	6,271	7.83
OPERATING EXPENSE AS % OF INCOME	56.17	56.17
FINANCIAL DATA		
CAPITAL IMPROVEMENTS	486	.54
PRINCIPAL PAYMENTS	254	.29
INTEREST PAYMENTS	1,619	2.12
CASH FLOW AFTER D/S	464	.55
DEBT SERVICE COVERAGE	1.33	1.33
END YEAR REPL	250	.30
RESERVES BALANCE		
PROPERTY CHARACTERISTICS		
AVERAGE NUMBER OF UNITS		206.00
UNITS PER ACRE		20.00
VACANCY RATE (END OF PERIOD)		5.00
TURNOVER RATE (ANNUAL)		57.79

500

**FIG. 50**

# SAMPLE DETAIL REPORT

	PER UNIT	PER SF
INCOME ACCOUNTS		
GROSS POTENTIAL RESIDENT RENT	6,371	7.80
GROSS POT GOVERNMENT RENT		
SUB-TOTAL: TOT GROSS POT RENT	6,371	7.83
NET COMMERCIAL RENT		
NOT RENT INCOME	218	.25
COLLECTION LOSS	32	.03
VACANCY LOSS	372	.39
TOTAL OPERATING REVENUE	5,685	7.25
EXPENSE ACCOUNTS		
PROPERTY MANAGEMENT	271	.33
ADMINISTRATIVE	268	.36
MARKETING	139	.17
PAYROLL	724	.87
MAINTENANCE AND REPAIRS	470	.58
UTILITIES	546	.62
WATER AND SEWER	300	.33
WATER	173	.16
SEWER	129	.14
ELECTRICITY	143	.17
GAS	100	.09
OIL		
OTHER UTILITY	45	.06
INSURANCE	128	.16
SOCIAL SERVICES		
PROPERTY TAXES	589	.79
OTHER EXPENSES	105	.09
TOTAL OP EXPENSES	3,146	3.82
NET OPERATING INCOME	2,572	3.27
OTHER EXPENSES		
PRINCIPAL PAYMENTS	254	.29
INTEREST PAYMENTS	1,619	2.12
DEBT SERVICE	1,683	2.12
NET CASH FLOW EXCLUS OF CAP EX	464	.55
REPLACEMENT RESERVE EXPENSE	275	.32
CAPITAL IMPROVEMENT EXPENSE	486	.54
EFFECTIVE MARKET RENTS		
0 BEDROOM	400	
1 BEDROOM	553	
2 BEDROOM	709	
3+ BEDROOM	720	

510

**FIG. 51**



# DETAIL REPORT STATISTICS SAMPLE

	PER UNIT	PER SF
INCOME ACCOUNTS		
GROSS POTENTIAL RESIDENT RENT	D	D
GROSS POTENTIAL GOVERNMENT RENT	D	D
SUB-TOTAL: TOTAL GROSS POTENTIAL RENT	D	D
NET COMMERCIAL RENT	E	E
NOT RENT INCOME	D	D
COLLECTION LOSS	D	D
VACANCY LOSS	D	D
TOTAL OPERATING REVENUE	D	D
EXPENSE ACCOUNTS		
PROPERTY MANAGEMENT	D	D
ADMINISTRATIVE	D	D
MARKETING	D	D
PAYROLL	D	D
MAINTENANCE AND REPAIRS	D	D
UTILITIES	D	D
WATER AND SEWER	D	D
WATER	B	B
SEWER	B	B
ELECTRICITY	D	D
GAS	D	D
OIL	E	E
OTHER UTILITY	D	D
INSURANCE	D	D
SOCIAL SERVICES	E	E
PROPERTY TAXES	D	D
OTHER EXPENSES	D	D
TOTAL OPERATING EXPENSES	D	D
NET OPERATING INCOME	D	D
OTHER EXPENSES		
PRINCIPAL PAYMENTS	D	D
INTEREST PAYMENTS	D	D
DEBT SERVICE	D	D
NET CASH FLOW EXCLUSIVE OF CAP EXPENSE	D	D
REPLACEMENT RESERVE EXPENSE	A	A
CAPITAL IMPROVEMENT EXPENSE	C	C
EFFECTIVE MARKET RENTS		
0 BEDROOM	A	E
1 BEDROOM	D	E
2 BEDROOM	D	E
3+ BEDROOM	B	E

NUMBER OF PROPERTIES IN RESULT SET

"A": = 3 TO 10, "B" = 11 TO 18, "C" = 19 to 30,

"D" = 21 or more, "E" = Insufficient data

**FIG. 52**

CONTROL (HEADER) FILE			
FIELD NAME	FIELD DESCRIPTION	VALIDATION	FIELD WIDTH FIELD FORMAT
DATA_PROVIDER_ID	Data provider's unique text identifier. (Assigned by MISI)	Mandatory field	12
FILE_CREATION_DATE	Date the file was compiled		8 MMDDYYYY
LOAN_DATA_EFFECTIVE_MO	Effective month for the loan data contained in the file	Mandatory field	2 03,06,09,12
LOAN_DATA_EFFECTIVE_YR	Effective year for the loan data contained in the file	Mandatory field	4 YYYY
PROP_DATA_EFFECTIVE_MO	Effective month for the property data contained in the file. If assets have different property data effective dates, this field will be populated from the Revenue & Expense as of date contained in the text file.		2 MM
PROP_DATA_EFFECTIVE_YR	Effective year for the property data contained in the file. If assets have different property data effective dates, this field will be populated from the Revenue & Expense as of date in the text file.		4 YYYY
NUMBER_OF_RECORDS	The number of records contained in the file.	Mandatory field	8 99999999
CONTACT_FIRST_NAME	First name of the person who compiled this file.		15
CONTACT_LAST_NAME	Last name of the person who compiled this file.		15
CONTACT_TELEPHONE	Telephone number of the person who compiled this file.		20

**FIG. 53**

## LOAN STATIC INFORMATION

FIELD NAME	FIELD DESCRIPTION	VALIDATION	FIELD WIDTH	FIELD FORMAT
PROVIDER_LOAN_ID	The loan number assigned to this loan asset by the data provider.	Mandatory field for lender and servicer data providers.	32	
LOAN_PURPOSE_CODE	A code indicating the purpose of the loan. Valid values are: A - property acquisition/purchase D - development/construction F - refinance H - rehabilitation (>25% of loan amount for rehabilitation) O - other U - not available	A, D, F, H, O, U  If value is "H," enter rehab year in SUBSTANTIAL_REHAB_COMPLETE_YR field in property static table.  If value is "D," enter construction year in INITIAL_CONSTRUCTION_YR field in property static table.	1	A,D,F,H,O,U
ORIGINAL_LOAN_AMT	The face value of the loan at origination.	<100,000,000	15	999999999999.99
LOAN_CLOSE_DATE	The date on which the loan was closed.	Between 1945 and today	8	MMDDYYYY
INTEREST_RATE_CODE	A code indicating the interest type of the loan. Valid values are: A - adjustable rate mortgage F - fixed rate	A, F  Defaults to "F" if value is not given	1	A,F
INDEX_CODE	The index used to determine the adjustment to the loan rate. Valid values are: C - 11th District Cost of Funds Index I - Consumer Price Index L - LIBOR P - Prime T - Treasury O - Other	C, I, L, P, T, O, null  If not null, INTEREST_RATE_CODE must be "A"	1	C,I,L,P,T,O
INDEX_TERM	The constant maturity term, in months, of the instrument used to determine the interest rate (i.e., 3 month, 6 month, 12 month, 36 month).	>0 and =< 360  If not null, INTEREST_RATE_CODE must be "A"	3	999

**FIG. 54a**

MORTGAGE_MARGIN_OR_SPREAD	The margin added to the index described by INDEX_CODE to establish a rate. Must be expressed as a decimal number.	=<0.10;	6	.99999
ORIGINAL_LOAN_RATE	The interest rate at the loan' closing. Enter as a decimal value such as .07375.	If not null, INTEREST_RATE_CODE must be "A" >0 and <.20	6	.99999
AMORT_BEGIN_MO	The month within the loan term that amortization begins. 0 for nonamortizing loan	=>0 and =< AMORT_PERIOD	3	999
AMORT_PERIOD	Amortization period in months required to amortize the loan. 0 for nonamortizing loan.	=>0 and =<600	5	99999
ORIGINAL_LOAN_TERM	The number of months from loan closing date to maturity.	>0 and =<600	3	999
MATURITY_DATE	The scheduled end date of the loan.	>LOAN_CLOSE_DATE and <today	8	MMDDYYYY
PAYMENT_FREQUENCY	The annual number of scheduled loan payments.	>0 and =<12	2	99
FHA_PROJECT_NUMBER	Project number assigned to FHA insured loans.	Should be within 6 months of LOAN_CLOSE_DATE + ORIGINAL_LOAN_TERM	8	99999999
PREPAYMENT_FLAG	A code indicating whether or not prepayment penalty terms exist for the loan. Valid values are: Y - yes N - no U - not available	Y, N, U	1	Y,N,U

**FIG. 54b**

BALLOON_FLAG	A system-calculated code indicating whether or not the loan has a balloon feature. Valid values are: Y - yes N - no U - not available	Y, N, U	1	Y, N, U
ORIGINAL_LTV_RATIO	The original principal balance of the loan divided by the value of the property at the time of loan origination.	If null, system will calculate as ORIGINAL_LOAN_AMT / ORIGINAL_PROPERTY_VALUE_AMT	7	9.99999
ORIGINAL_PROPERTY_VALUE_AMT	The value of the property at the time the loan was originated.	>0	15	99999999999.99
ISSUANCE_BOND_RATING	A code indicating the bond rating at issuance when the loan was rated. For example: A, AA, AAA...		8	
SELLER_FINANCED_FLAG	Does the seller hold a note on the mortgage? Valid values are: Y - yes N - no U - not available	Y, N, U	1	Y, N, U
SUBORDINATE_DEBT_FLAG	A code indicating whether or not subordinate debt exists. Valid values are: Y - yes N - no U - not available	Y, N, U	1	Y, N, U
SUB_HARD_DEBT_AMT	Total original value of all subordinate hard debt. Hard subordinate debt is subordinate debt that has scheduled payments	If > 0 then SUBORDINATE_DEBT_FLAG must be "Y"	15	99999999999.99
SUB_NO_HARD_DEBT_INSTRUMENTS	Total number of subordinate hard debt instruments.	>0 and =< 20 or null If >0, SUBORDINATE_DEBT_FLAG must be "Y"	2	99

**FIG. 54C**

SUB_SOFT_DEBT_AMT	Total original value of all soft subordinate debt. Soft subordinate debt is debt without scheduled payment terms.	If >0 SUBORDINATE_DEBT_FLAG must be "Y"	15	999999999999.99
SUB_NO_SOFT_DEBT_INSTRUMENTS	Total number of soft 'subordinate debt instruments.	=> 0 and =< 20 or null If > 0, SUBORDINATE_DEBT_FLAG must be "Y"	2	99
LETTERS_OF_CREDIT_A MT	The letter of credit amount(s) that collateralize the loan.	=> 0 or =< ORIGINAL_LOAN_AMT or null	15	999999999999.99
GRANTS_AMT	Amount of grants outstanding on the property	> 0 and < 100,000,000 o null	15	999999999999.99
NO_GRANTS	Number of grants outstanding on the property	> 0 and =< 20 or null	2	99
MULTIPLE_PROPERTY_F LAG	A code indicating if the loan is associated with multiple properties. Valid values are: Y - yes (exclusive of scattered site properties) N - no (only one property) U - not available	Y, N, U	1	Y,N,U
POINTS_OR_FEES_AMT	Amount paid for points or fees for loan origination, discounts, or for other loan fees paid at closing.	=> 0 and < 0.10 of ORIGINAL_LOAN_AMT	15	999999999999.99
SERVICING_FEE	The rate applied to the loan to calculate the fee to be paid for servicing the loan; expressed as decimal	=> 0 and =< 0.10	6	.99999
LENDER_PARTICIPATION _FLAG	A code indicating whether or not the loan has features that provide for participation by the lender in cash flow from the property. Valid values are: Y - yes N - no U - not available	Y, N, U Default to "N" if value is not given	1	Y,N,U

**FIG. 54d**

RECOURSE_FLAG	A code indicating whether or not the lender has recourse to the borrower. Valid values are: Y - yes N - no U - not available	Y, N, U	1	Y,N,U
ADDITIONAL_COLLATERAL_CODE	A code indicating the type of additional collateral associated with this loan. Valid values are: C - cross collateralized L - letters of credit N - no additional collateral O - other U - not available	C, L, N, O, U	1	C,L,N,O,U
INITIAL_REPLACE_RESERVE_AMT	Replacement reserve at closing.	> 0 and ≤ ORIGINAL_LOAN_AMT * 0.50	15	9999999999999.99
REPLACE_RESV_CONTRIBUTION_AMT	The amount per unit per year that is required to be added to the replacement reserve. There may be a grace period prior to the beginning of ongoing contributions.	> 0 and < 10,000 * NO_UNITS	15	9999999999999.99

**FIG. 54e**

## LOAN DYNAMIC INFORMATION

FIELD NAME	FIELD DESCRIPTION	VALIDATION	FIELD FORMAT
LOAN_STATUS_CODE	A code representing the status of the loan. Valid values are: C - current D - delinquent H - HUD-held inventory T - terminated W - workout U - not available	C, D, H, T, W, U	1 C,D,T,W,U
TERMINATION_CODE	A code representing the reason that the loan was paid off. Valid values are: F - foreclosure/REO P - paid off in full S - sold/transferred O - other U - not available	F, P, S, O, U If not null or not "U," then LOAN_STATUS_CODE must be "T"	1 F,P,S,O,U
ACTUAL_UNPD_PRINC_BALANCE_AMT	The actual principal balance of the loan as of end of the quarter.	>0 and =< ORIGINAL_LOAN_AMT	15 999999999999.99
SCHEDULED_PRINC_BALANCE_AMT	The scheduled principal balance of the loan as of the end of the quarter.	>0 and =< ORIGINAL_LOAN_AMT	15 999999999999.99
PAID_UP_TO_DATE	The date through which the loan would be current given the unpaid principal balance.	=> LOAN_CLOSE_DATE and < today	8 MMDDYYYY
SCHEDULED_PI_DUE_AMT	The amount of principal and interest payments that are due under the loan schedule.		15 999999999999.99
CURRENT_LOAN_RATE	The current interest rate of the loan for adjustable rate mortgages.	> 0 and <.20; If INTERST_RATE_CODE = "F," must equal ORIGINAL_LOAN_RATE	6 .99999

**FIG. 55a**



TERMINATION_DATE	The date the loan was paid off, foreclosed, refinanced, etc.	> LOAN_CLOSE_DATE and < today; If not null, LOAN_STATUS_CODE must be "T"	8	MMDDYYYY
PAID_OFF_AMT	The amount paid to pay off the loan in full.	> 0 and =< ORIGINAL_LOAN_AMT	15	999999999999.99
PREPAYMENT_PENALTY_AMT	The amount of prepayment penalties paid.	If > 0, LOAN_STATUS_CODE must be "T" and TERMINATION_CODE must be "P"	15	999999999999.99
		< 20* ACTUAL_UNPAID_PRINCIPAL_BALANCE;		
		If > 0, LOAN_STATUS_CODE must be "T"		

**FIG. 55b**

## LOAN ADJUSTABLE RATE INFORMATION

FIELD NAME	FIELD DESCRIPTION	VALIDATION	FIELD WIDTH	FIELD FORMAT
LOAN_RATE_CEILING	The maximum interest rate allowed; if there is no ceiling, enter .00000; if not provided, leave blank. Express as a decimal value.	=> 0 and < 0.20 If > 0, INTEREST_RATE_CODE = "A"	6	.99999
LOAN_RATE_FLOOR	The minimum interest rate allowed; if there is no floor, enter .00000; if not provided, leave blank. Express as a decimal value.	=> 0 and < .20 If > 0, INTEREST_RATE_CODE = "A"	6	.99999
MAX_RATE_DECREASE	The maximum rate decrease allowed for a single adjustment period; if there is no maximum, enter .00000; if not provided, leave blank. Express as a decimal value.	=> 0 and < 0.10 If > 0, INTEREST_RATE_CODE = "A"	6	.99999
MAX_RATE_INCREASE	The maximum rate increase allowed for a single adjustment period; if there is no maximum, enter .00000; if not provided, leave blank. Express as a decimal value.	=> 0 and < 0.10 If > 0, INTEREST_RATE_CODE = "A"	6	.99999
MAX_PAYMENT_CAP_AMT	The maximum payment change at each payment adjustment from previous payment amounts; if there is no maximum, enter .00; if not provided, leave blank.	=> 0 and =< ORIGINAL_LOAN_AMT If > 0, INTEREST_RATE_CODE = "A"	15	9999999999999.99
MAX_NEGATIVE_AMORT	The maximum allowed ratio of unpaid balance to original loan amount.	> 0 and < 2.00 If > 0, INTEREST_RATE_CODE = "A"	6	99.999
FIRST_ADJUSTMENT_MO	The number of the month within the term of the loan when the first adjustment was made.	> 0 and < ORIGINAL_LOAN_TERM If > 0, INTEREST_RATE_CODE = "A"	3	999

**FIG. 56a**

RATE_ADJUSTMENT_FREQ	The number of months between rate adjustments after the first adjustment.	> 0 and < ORIGINAL_LOAN_TERM	3	999
		If > 0, INTEREST_RATE_CODE = "A"		
RATE_PAYMENT_FREQ	The number of months between payment adjustments after the first adjustment.	> 0 and < ORIGINAL_LOAN_TERM	3	999
		If > 0, INTEREST_RATE_CODE = "A"		
UNDERWRITE_RATE	The constant interest rate for debt service used in underwriting this ARM.	> 0 and < 0.20	6	.99999
		If > 0, INTEREST_RATE_CODE = "A"		

**FIG. 56b**

# LOAN PREPAYMENT INFORMATION

FIELD NAME	FIELD DESCRIPTION	VALIDATION	FIELD WIDTH	FIELD FORMAT
PREPAYMENT_TYPE_CODE	A code indicating the type of prepayment penalty clause. Valid values are: D - declining S - straight line Y - yield maintenance O - other U - not provided	D, S, Y, O, U  If not null or not "U", LOAN_PREPAYMENT_FLAG = "Y"	1	D,S,Y,O,U
LOCKOUT_END_DATE	The last date for which prepayment is prohibited.	=> LOAN_CLOSE_DATE and =< MATURITY_DATE	8	MMDDYYYY
PREPAYMENT_TERM_END_DATE	The last date in the loan term for which prepayment penalties can be applied.	If not null, LOAN_PREPAYMENT_FLAG = "Y"  => LOCKOUT_END_DATE and =< MATURITY_DATE	8	MMDDYYYY
		If not null, LOAN_PREPAYMENT_FLAG = "Y"		

FIG. 57

## FORECLOSURE OR WORKOUT INFORMATION

FIELD NAME	FIELD DESCRIPTION	VALIDATION	FIELD WIDTH	FIELD FORMAT
FORECLOSURE_NOTIFICATION_DATE	Date of foreclosure notification or start of foreclosure process.	=> LOAN_CLOSE_DATE and MATURITY_DATE	< 8	MMDDYYYY
BANKRUPTCY_FLAG	A code indicating whether or not the borrower was in bankruptcy at the time the property was foreclosed. Valid values are: Y - yes N - no U - not available	If not null, LOAN_STATUS_CODE cannot be "C" Y, N, U	1	Y,N,U
FORECLOSURE_DATE	The date the foreclosure was effective or the date deed in lieu of foreclosure was executed.	=> LOAN_CLOSE_DATE and MATURITY_DATE	< 8	MMDDYYYY
SALE_DATE	Date property was sold under foreclosure.	If not null, LOAN_STATUS_CODE = "T" and TERMINATION_CODE = "F" => LOAN_CLOSE_DATE and <today => FORECLOSURE_DATE and <today	8	MMDDYYYY
RECOVERED_VALUE_AMT	The value recovered from foreclosure net of all holding and sales expenses.	>0 and =< ORIGINAL_LOAN_AMT	15	999999999999.99
SALE_AMT	The gross sales price of the property sold under foreclosure.		15	999999999999.99
SALE_EXPENSE_AMT	Costs incurred in selling a foreclosed property including holding costs.	=>0 and =< ORIGINAL_LOAN_AMT	15	999999999999.99

**FIG. 58a**

NEW_LOAN_CODE	A code indicating whether or not a new loan was granted due to foreclosure or workout. Valid values are:	F, N, W, U	1	F, N, W, U
	F - granted due to foreclosure			
	N - no new loan			
	W - granted for a workout			
	U - not available			

**FIG. 58b**

## PROPERTY STATIC INFORMATION

FIELD NAME	FIELD DESCRIPTION	VALIDATION	FIELD WIDTH	FIELD FORMAT
PROVIDER_PROPERTY_ID	The property number assigned to this property asset by the data provider.	Mandatory field for property owner and manager data providers	32	
PROPERTY_OS_CODE	The type of ownership entity for the property. Valid values are: C - cooperative G - Government owned or public housing L - HUD limited dividend N - not for profit (including joint ventures) P - for profit R - REIT O - other U - not available	C, G, L, N, P, R, O, U	1	C, G, L, N, P, R, O, U
PROPERTY_NAME	Marketing name used for the property.		41	
STREET_ADDRESS	The street address of the property (NOT the mailing address of the property owner/manager). For scattered site properties, provide the address of the on-site property management office.	Key field for asset matching process	51	
CITY_NAME	The city where the property is located.		24	
COUNTY_NAME	The name of the county (or independent city) where the property is located.	COUNTY_NAME and COUNTY_FIPS_CODE should match; COUNTY_FIPS_CODE has precedence	24	
COUNTY_FIPS_CODE	The FIPS code of the county (or independent city) where the property is located.	COUNTY_NAME and COUNTY_FIPS_CODE should match; COUNTY_FIPS_CODE has precedence	3	
STATE	The postal abbreviation of the state/province where the property is located.	Must be one of 53 state postal codes. (50 states, DC, PR, and VI)	2	

**FIG. 59a**

ZIP	The zip/postal code of the property. Validation to be provided by the geocoding software.	Mandatory Field. Numeric characters only, leading zeros required. (All positions must be filled.) Should be valid for the STATE indicated	5	99999
ZIP_EXTENSION	Zip code extension.	null or numeric characters only, leading zeros required. (All positions must be filled.)	4	9999
CENSUS_TRACT_NO	Census tract where the property is located.	Provided, or else derived	18	
LATITUDE	Latitude of the property location. (signed decimal number)	If provided, >15 and <75, or else derived	10	+999.99999
LONGITUDE	Longitude of the property location. (signed decimal number)	If provided, < -45 and > -180, or else derived	10	+999.99999
PURCHASE_AMT	The original amount to purchase (for acquisition) or total hard construction cost plus land cost (for new construction)	=> 0 and < 100,000,000	15	999999999999.99
REHABILITATION_AMT	The costs incurred to rehabilitate the property at or just subsequent to property acquisition.	=> 0 and < 100,000,000	15	999999999999.99
OTHER_ACQUISITION_AMT	All other costs when added to PURCHASE_AMT and REHABILITATION_AMT to account for total property cost	=> 0 and < 100,000,000	15	999999999999.99
ACQUISITION_DATE	The date that the property was purchased or acquired.	=< LOAN_CLOSE_DATE	8	MMDDYYYY
SCATTERED_SITE_FLAG	A code indicating whether or not the property is a scattered site. Valid values are: Y - yes N - no U - not available	Y,N,U If "Y", NO_BUILDINGS must be >1	1	Y,N,U
NO_RESIDENTIAL_BUILDING	The number of residential buildings on the property.	>0 and < 100	3	999

**FIG. 59b**



NO_STORIES	Number of stories in the highest residential building.	>0 and < 100	3	999
PROJECT_TYPE_CODE	A code describing the type of project. Valid values are: C - co-op R - rental O - other (Mutual Housing Assoc., etc.) U - not available	C, R, O, U	1	C, R, O, U
SPECIAL_TENANCY_TYPE_CODE	A code describing the types of tenants resident on the property. Valid values are: C - corporate apartments D - disabled E - elderly (55+) M - military N - none S - student O - other U - not available	C, D, E, M, N, S, O, U	1	C, D, E, M, N, S, O, U
ELDERLY_HOUSING_TYPE_CODE	A code indicating the type of Elderly Housing. Valid values are: A - assisted living C - congregate F - continuing care facility I - independent living facility N - no elderly housing O - other U - not available	A, C, F, I, N, O, U	1	A, C, F, E, N, O, U

If not null or not "U,"  
SPECIAL\_TENANCY\_TYPE\_CODE  
must be "E"

FIG. 59c

BUILDING_TYPE_CODE	A code describing the type of buildings in the complex. If more than one type of building exists, predominant building type. (Building description codes, i.e., high-rise, etc., will be determined by the system based on ' NO_STORIES and ELEVATOR_FLAG.) Valid values are: G - garden P - mobile home park T - townhouse O - other U - not available	G, P, T, O, U	1	G,P,T,O,U
SRO_FLAG	A code indicating whether this property is Single Room Occupancy. Valid values are: Y - yes N - no U - not available	Y, N, U	1	Y,N,U
RENT_CONTROL_FLAG	A code indicating whether this property is subject to provisions of local rent control statutes. Valid values are: Y - yes N - no U - not available	Y, N, U	1	Y,N,U
INITIAL_CONSTRUCTION_YR	The year the property was initially constructed.	Between 1850 and today	4	YYYY
SUBSTANTIAL_REHAB_COMPLETE_YR	The year the most recent rehabilitation of the property was completed.	Between 1945 and today	4	YYYY

If null and LOAN\_PURPOSE\_CODE = "D," system will populate with LOAN\_CLOSE\_DATE

If null and LOAN\_PURPOSE\_CODE = "H", system will populate with LOAN\_CLOSE\_DATE

FIG. 59d

NO_UNITS	The number of units on the property including ALL potential rental units - models, staff units, office, etc.	=> 5 and =< 10,000	5	99999
		NO_UNITS must be within 5% of Sum of Unit Mix (NO_0_BEDROOMS + NO_1_BEDROOMS + NO_2_BEDROOMS + NO_3_BEDROOMS + NO_4_BEDROOMS)		
NO_0_BEDROOM	The number of efficiencies or studios with 0 bedrooms.	=> 0 and < NO_UNITS	5	99999
SQ_FT_0_BEDROOM	The average square feet per unit for units with 0 bedrooms.	> 100 and 1000	5	99999
NO_1_BEDROOM	The number of units on the property with 1 bedroom.	=> 0 and < NO_UNITS	5	99999
SQ_FT_1_BEDROOM	The average square feet per unit for units with 1 bedroom.	> 200 and < 2000	5	99999
NO_2_BEDROOM	The number of units on the property with 2 bedrooms (den should be counted as a bedroom)	=> 0 and < NO_UNITS	5	99999
SQ_FT_2_BEDROOM	The average square feet per unit for units with 2 bedrooms (den should be counted as a bedroom)	> 300 and < 3000	5	99999
NO_3_BEDROOM	The number of units on the property with 3 bedrooms (den should be counted as a bedroom)	=> 0 and < NO_UNITS	5	99999
SQ_FT_3_BEDROOM	The average square feet per unit for units with 3 bedrooms (den should be counted as a bedroom)	> 400 and < 4000	5	99999
NO_4_BEDROOM	The number of units on the property with 4 or more bedrooms (den should be counted as a bedroom)	=> 0 and < NO_UNITS	5	99999
SQ_FT_4_BEDROOM	The average square feet per unit for units with 4 or more bedrooms (den should be counted as a bedroom)	> 500 and < 5000	5	99999

**FIG. 59e**

NO_UNITS_HANDICAPPED	The number of units that are handicapped accessible	=<NO_UNITS	5	99999
NO_SUBSIDIZED_UNITS	The number of subsidized units in the property.	=<NO_UNITS	5	99999
NET_RENTABLE_RESIDENTIAL_SQ_FT	The total square feet for residential rental purposes.  If null, system will calculate from above information on average square footage and number of units by bedroom size	=> 1100 and =< 1,500,000	7	99999999
NET_COMMERCIAL_SQ_FT	The net commercial rentable square footage (i.e., retail, commercial...). This should not include square feet attributable to amenities.		7	99999999
PROPERTY_LAND_AREA	The property land area as measured in acres.	> 0.10 and <1000	8	9999.999
TOTAL_PARKING	Total number of parking spaces.	< 2 * NO_UNITS	5	99999
GARAGE_PARKING	Total number of parking spaces in a garage.	=<TOTAL_PARKING	5	99999
CARPORT_PARKING	Total number of parking spaces that are covered but are not in a garage.	=<TOTAL_PARKING	5	99999
ELEVATOR_FLAG	A code indicating whether or not the property has elevators. Valid values are: Y - yes (1 or more buildings have an elevator) N - no (none of the buildings have an elevator) U - not available	Y, N, U	1	Y,N,U
AIR_CONDITION_FLAG	A code indicating whether or not the property has air conditioning. Valid values are: Y - yes (1 or more buildings have air conditioning) N - no (none of the buildings have air conditioning) U - not available	Y, N, U	1	Y,N,U

**FIG. 59f**

HEAT_OR_GAS_PAYMENT_FLAG	A code describing the responsibility for payment of heat costs. Valid values are: O - owner T - tenant U - not available	1	O,T,U
ELECTRIC_PAYMENT_FLAG	A code describing the responsibility for payment of electricity costs. Valid values are: O - owner T - tenant U - not available	1	O,T,U
WATER_PAYMENT_FLAG	A code indicating the responsibility for payment of water costs. Valid values are: O - owner T - tenant U - not available	1	O,T,U
SEWER_PAYMENT_FLAG	A code indicating the responsibility for payment of sewer costs. Valid values are: O - owner T - tenant U - not available	1	O,T,U
WASH_DRYER_FLAG	A code indicating whether or not the individual units have hook-ups for washers and dryers. Valid values are: Y - yes (1 or more buildings have hook-ups) N - no (none of the buildings have hook-ups) U - not available	1	Y,N,U
TENNIS_COURT_FLAG	A code indicating whether or not the property has tennis court(s). Valid values are: Y - yes N - no U - not available	1	Y,N,U

**FIG. 59g**

SWIMMING_POOL_FLAG	A code indicating whether or not the property has swimming pool(s). Valid values are: Y - yes N - no U - not available <sup>d</sup>	1	Y,N,U
BASKETBALL_COURT_FLAG	A code indicating whether or not the property has basketball court(s). Valid values are: Y - yes N - no U - not available	1	Y,N,U
WORKOUT_FACILITY_FLAG	A code indicating whether or not the property has a workout facility(s). Valid values are: Y - yes N - no U - not available	1	Y,N,U
GROUND_LEASE_FLAG	A code indicating if a ground lease exists. Valid values are: Y - yes N - no U - not available	1	Y,N,U

**FIG. 59h**

# PROPERTY DYNAMIC PERFORMANCE INFORMATION

FIELD NAME	FIELD DESCRIPTION	VALIDATION	FIELD WIDTH	FIELD FORMAT
REVENUE_AND_EXPENSE_AS_OF_DATE	"As of" date for the revenue and expense amounts below	Mandatory Field	8	MMDDYYYY
NUMBER_OF_PERIODS_INC_LUDED	Number of periods (quarters) covered by the revenue and expense amounts below	Mandatory Field 1, 2, 3, or 4	2	99
GROSS_POTENTIAL_RESIDENT_RENT_AMT	The annual gross potential rental income from tenants on 100% of the residential units including models, staff units, office, etc., but excludes direct payments received as subsidies from organizations other than the tenant.	> 0 and < NO_UNITS * 100,000 = TOTAL_GROSS_POTENTIAL_RENT_AMT	15	99999999999999.99
GROSS_POTNTL_GOVNTL_GOVNTL_RENT_AMT	The annual gross governmental rental assistance received as a subsidy for tenants.	>0 and < NO_UNITS * 100,000 =< TOTAL_GROSS_POTENTIAL_RENT_AMT	15	99999999999999.99
TOTAL_GROSS_POTENTIAL_RENT_AMT	The annual gross potential rental income from 100% of the residential units including all models, staff units, office, etc. Includes all government assistance.	Equal to: GROSS_POTENTIAL_RESIDENTIAL_RENT_AMT + GROSS_POTENTIAL_GOVNTL_RENT_AMT; otherwise is undifferentiated gross potential rent	15	99999999999999.99
VACANCY_AMT	The total annual amount of gross potential rental income not collected due to vacancies and other uses of units/space.	>0 and < NO_UNITS * 50,000  Equal to: VACANCY_RESIDENTIAL_AMT + VACANCY_COMMERCIAL_AMT	15	99999999999999.99
VACANCY_RESIDENTIAL_AMT	The annual amount of gross potential residential rental income not collected due to vacancies and other uses of units.	>0 and <NO_UNITS*100,000  >0 and <NO_UNITS*50,000	15	99999999999999.99

**FIG. 60a**

VACANCY_COMMERCIAL_AMT	The annual amount of gross potential commercial rental income not collected due to vacancies and other uses of units.	Null or =<VACANCY_AMT	15	999999999999.99
COLLECTION_LOSS_AMT	The amount of gross potential residential rent not collected due to collection losses.	=> 0 and < .20 * TOTAL_GROSS_POTENTIAL_RENT_AMT	15	999999999999.99
NET_COMMERCIAL_RENT_AMT	The total net rental income from 100% of the commercial space.	=> 0 and < 0.30 * TOTAL_GROSS_POTENTIAL_RENT_AMT	15	999999999999.99
INTEREST_INCOME_AMT	The amount of income received from interest		15	999999999999.99
NON_RENT_AMT	Income from nonrental sources, for example: parking, laundry, furniture rentals, meal services, etc.		15	999999999999.99
TOTAL_REVENUE_AMT	A system calculated amount indicating the total income for the property.	Equal to: TOTAL_GROSS_POTENTIAL_RENT_AMT - VACANCY_AMT - COLLECTION_LOSS_AMT + NET_COMMERCIAL_RENT_AMT + INTEREST_INCOME_AMT + NON_RENT_AMT	15	999999999999.99
PROPERTY_MANAGEMENT_FEE_AMT	The management fee for the property (excluding bookkeeping and computer fees).	=>0 and < TOTAL_REVENUE_AMT * 0.25	15	999999999999.99
ADMIN_TOTAL_EXPENSE_A	Total expenses related to the administration of the property. Examples include: advertising, leasing, telephone, office supplies, project legal and audit, model and other overhead units, leased furniture, etc.	=>0 and < TOTAL_REVENUE_AMT * 0.15	15	999999999999.99
ADMIN_MKTG_EXPENSE_A	Expenses related to the marketing and advertising of rental units in the property, locator fees, model expenses, promotions, etc.	<= ADMIN_TOTAL_EXPENSE_AMT	15	999999999999.99

**FIG. 60b**



PAYROLL_EXP_AMT	The human resource cost associated with managing the property. Examples include: salaries, employee units, benefits, payroll taxes, etc.	=> 0 and < TOTAL_REVENUE_AMT * 0.30	15	999999999999.99
MAINTENANCE_EXPENSE_AMT	Expenses related to the maintenance of the property. Examples include: trash removal, pest treatments, routine maintenance, decorating, cleaning, turnover, elevator, pool, snow removal, gardening, etc.	=> 0 and < TOTAL_REVENUE_AMT * 0.40	15	999999999999.99
UTILITY_EXPENSE_AMT	Total utility expenses related to property utilities. Examples include: water, sewer, electricity, gas, etc.	=> 0 and < TOTAL_REVENUE_AMT*.50	15	999999999999.99
WATER_AND_SEWER_EXPENSE_AMT	Property expenses for water and sewer utility service.	Equal to: WATER_AND_SEWER_EXPENSE_AMT + ELECTRICITY_EXPENSE_AMT + GAS_EXPENSE_AMT + OIL_EXPENSE_AMT + OTHER_UTILITY_AMT => 0 and < UTILITY_EXPENSE_AMT	15	999999999999.99
WATER_EXPENSE_AMT	Expenses for water utility service	Equal to: WATER_EXPENSE_AMT + SEWER_EXPENSE_AMT => 0 and =<WATER_AND_SEWER_EXPENSE_AMT	15	999999999999.99
SEWER_EXPENSE_AMT	Expenses for sewer utility service	=> 0 and =<WATER_AND_SEWER_EXPENSE_AMT	15	999999999999.99
ELECTRICITY_EXPENSE_AMT	Property expenses for electricity.	=> 0 and < UTILITY_EXPENSE_AMT	15	999999999999.99
GAS_EXPENSE_AMT	Property expenses for gas.	=> 0 and < UTILITY_EXPENSE_AMT	15	999999999999.99
OIL_EXPENSE_AMT	Property expenses for fuel oil.	=> 0 and < UTILITY_EXPENSE_AMT	15	999999999999.99

**FIG. 60C**

OTHER_UTILITY_AMT	Utility expenses related to the property other than water, sewer, electricity, gas or fuel oil. Examples include steam heat, coal, etc.	=> 0 and UTILITY_EXPENSE_AMT	< 15	999999999999.99
INSURANCE_EXPENSE_AMT	Expenses incurred to insure the property and its contents. Includes both real and personal property insurance. This should be the actual insurance expense rather than the amount that is paid into escrow.	=> 0 and < TOTAL_REVENUE_AMT * 0.15	15	999999999999.99
SOC_SERVICE_EXP_AMT	Expenses incurred providing social services, including congregate services expenses.	=> 0 and < TOTAL_REVENUE_AMT	15	999999999999.99
TAX_AMT	Tax expense paid for both real and personal property. Does NOT include income tax expense. This should be the actual property tax expense rather than the amount that is paid into escrow.	=> 0 and < TOTAL_REVENUE_AMT * 0.40	15	999999999999.99
OTHER_EXPENSE_AMT	Expenses other than those defined above related to the property. DOES NOT include depreciation, amortization or property income tax.	=> 0 and < TOTAL_REVENUE_AMT * 0.15	15	999999999999.99
TAX_ABATEMENT_FLAG	A code indicating whether or not the property is currently not required to pay property taxes due to tax abatement. Valid values are: Y - yes N - no U - not available	Y, N, U	1	Y, N, U

**FIG. 60d**

TOTAL_OP_EXPENSE_AMT	Total operating expenses for the property.	Equal to: 15	9999999999999.99
		PROPERTY_MANAGEMENT_FEE_A	
		MT	+
		ADMIN_TOTAL_EXPENSE_AMT	+
		PAYROLL_EXP_AMT	+
		MAINTENANCE_EXPENSE_AMT	+
		UTILITY_EXPENSE_AMT	+
		INSURANCE_EXPENSE_AMT	+
		SOC_SERVICE_EXP_AMT	+
		TAX_AMT	+
		OTHER_EXPENSE_AMT	
NET_OPERATING_INCOME_AMT	The net operating income of the property determined as the difference between Total Revenue and Total Operating Expenses.	Equal to: TOTAL_REVENUE_AMT - TOTAL_OP_EXPENSE_AMT	9999999999999.99
INTEREST_PAID_AMT	Total interest expense payments on the first mortgage	=> 0 and < 0.20 * 15	9999999999999.99
PRINCIPAL_PAID_AMT	Total principal payments on the first mortgage	=> 0 and < ORIGINAL_LOAN_AMT	9999999999999.99
DEBT_SERVICE_AMT	Total principal and interest payments made on the first mortgage	Equal to: INTEREST_PAID_AMT + PRINCIPAL_PAID_AMT	9999999999999.99
DEBT_SERVICE_SUBORDINATE_LOANS_AMT	Total principal and interest payments made on all subordinate loans.	If > 0, SUBORDINATE_DEBT_FLAG must be "Y"	9999999999999.99
GROUND_LEASE_PAYMENT_AMT	Payment amount for a ground lease, if applicable	If > 0, GROUND_LEASE_FLAG must be "Y"	9999999999999.99
REPLACEMENT_RESERVE_AMT	The amounts paid to the replacement reserves.	< ORIGINAL_LOAN_AMT * 0.20	9999999999999.99
REPLACEMENT_RESERVE_BAL_AMT	The balance in the replacement reserves.	< ORIGINAL_LOAN_AMT	9999999999999.99
CAPITAL_EXPENDITURE_AMT	The cost of improvements to the property that were capitalized and not expensed.		9999999999999.99

**FIG. 60e**

RESIDUAL_RECEIPTS_BAL_AMT	The cash flow in excess of the limited dividend amount.	If > 0, PROPERTY_OS_CODE must be "1."	15	999999999999.99
NO_OCCUPIED_RESIDENTIAL_UNITS	The number of units on the property that are occupied by residents.	=> 0 and =< NO_UNITS	5	99999
NO_CURRENT_VACANT_UNITS	The number of units on the property that are vacant at the end of this reporting period.	=> 0 and =< NO_UNITS	5	99999
COMMERCIAL_OCCUPIED_PERCENT	The percentage of the total commercial square feet for the property that are currently occupied. Express as a decimal number.	=> 0 and =< 1.00	6	999999
CURRENT_EFFECTIVE_MKT_RENT_0_BR	The average effective market rent for a 0 bedroom unit from the most recent lease. Effective monthly rent is lease rate net of all incentives.	Null or > 0 and < 3000	15	999999999999.99
MARKET_RENT_0_BR_AS_OF_DATE	The lease date for the current effective market rent, 0 bedroom.		8	MMDDYYYY
CURRENT_EFFECTIVE_MKT_RENT_1_BR	The average effective market rent for a 1 bedroom unit from the most recent lease. Effective monthly rent is lease rate net of all incentives.	Null or > 0 and < 6000	15	999999999999.99
MARKET_RENT_1_BR_AS_OF_DATE	The lease date for the current effective market rent, 1 bedroom.		8	MDDYYYY
CURRENT_EFFECTIVE_MKT_RENT_2_BR	The average effective market rent for a 2 bedroom unit from the most recent lease. Effective monthly rent is lease rate net of all incentives.	null or > 0 and < 9,000	15	999999999999.99
MARKET_RENT_2_BR_AS_OF_DATE	The lease date for the current effective market rent, 2 bedroom.		8	MMDDYYYY
CURRENT_EFFECTIVE_MKT_RENT_3_BR	The average effective market rent for a 3 bedroom unit from the most recent lease. Effective monthly rent is lease rate net of all incentives.	null or > 0 and < 12,000	15	999999999999.99

**FIG. 60f**

MARKET_RENT_3_BR_AS_O F_DATE	The lease date for the current effective market rent, 3 bedroom.	8	MMDDYYYY
CURRENT_EFFECTIVE_MKT RENT_4_BR	The average effective market rent for a 4 bedroom unit from the most recent lease. Effective monthly rent is lease rate net of all incentives.	15	999999999999.99
MARKET_RENT_4_BR_AS_O F_DATE	The lease date for the current effective market rent, 4 bedroom.	8	MMDDYYYY
UNIT_TURNOVER	The number of tenants that have moved out in this period.	5	99999

**FIG. 60g**

## PROPERTY VALUATION INFORMATION

FIELD NAME	FIELD DESCRIPTION	VALIDATION	FIELD WIDTH	FIELD FORMAT
VALUATION_EFFECTIVE_DATE	The effective date of the valuation.		8	MMDDYYYY
VALUATION_TYPE_CODE	A code indicating the source of the valuation. Valid values are: E - appraisal/external valuation I - internal/underwriting assumption P - actual sale price A - APT generated	E, I, P, A	1	E,I,P,A
PROPERTY_VALUE_AMT	The value of the property.	If FHA_PROJECT_NO is null, must be >0	15	9999999999999.99
REPLACEMENT_COST_AMT	Appraiser or underwriters value of the property based on the estimated cost of replacement at the time of valuation.		15	9999999999999.99
COMPARE_SALE_AMT	Appraiser or underwriter's value based on comparable sales in the prior 12 months at time of valuation.		15	9999999999999.99
INCOME_CAP_AMT	Appraiser or underwriter's value based on the income generated from the property at the time of valuation.		15	9999999999999.99
TOTAL_ESTIMATED_PROJECT_AMT	Total assumed project costs used at underwriting valuation.		15	9999999999999.99
VACANCY_FACTOR	The vacancy factor used for valuation. Expressed as decimal amount.	< 0.30	10	9999.99999
VALUATION_NOI_AMT	Net Operating Income utilized for valuation.	> 0.80 and < 3.00	15	9999999999999.99

**FIG. 61a**

ACTUAL_DSCR	Debt Service Coverage Ratio for valuation.	> 0.02 and < 0.20	10	9999.99999
CAP_RATE	Capitalization rate used to determine Income Capitalization Value.		10	9999.99999

**FIG. 61b**

# **LOW-INCOME HOUSING TAX CREDIT INFORMATION**

FIELD NAME	FIELD DESCRIPTION	VALIDATION	FIELD WIDTH	FIELD FORMAT
ANNUAL_TAX_CREDIT_BAS IS_AMT	The property basis that was actually used to determine the credit. This should agree with the state Form 8609.	> 0 and < 0.25 * PURCHASE_AMT  If > 0, AH_LIHTC_FLAG must be "Y"	15	999999999999.99
ACTUAL_NO _TAX_CREDIT_UNITS	The number of units actually used to determine available tax credit.	> 0 and < NO_UNITS  If > 0, AH_LIHTC_FLAG must be "Y"	5	99999
TOTAL_NOPAY_GRANT_AM T	The total value of grants that will not be repaid.	If > 0, AH_LIHTC_FLAG must be "Y"	15	999999999999.99
PRICE_PER_CREDIT_TO_DE VELOPER	The price per dollar of tax credit basis paid to the developer.	> 0.25 and < 1.00  If > 0, AH_LIHTC_FLAG must be "Y"	6	.99999

**FIG. 62**



## TARGET RENT INFORMATION

FIELD NAME	FIELD DESCRIPTION	VALIDATION	FIELD WIDTH	FIELD FORMAT
NO_UNITS_60_TO_80	The total number of units in the property set aside for tenants whose income is greater than 60% of the median income for the area, but less than 80% of the median income for the area.	=> 0 and =< NO_UNITS	5	99999
NO_UNITS_50_TO_60	The total number of units in the property set aside for tenants whose income is greater than 50% of the median income for the area, but less than 60% of the median income for the area.	=> 0 and =< NO_UNITS	5	99999
NO_UNITS_LESS_50	The total number of units in the property set aside for tenants whose income is less than 50% of the median income for the area.	=> 0 and =< NO_UNITS	5	99999
SETASIDE_UNITS	Total number of units in the property that are set aside for tenants with income less than the median income of the areas.	=> 0 and =< NO_UNITS	5	99999
USE_RESTRICT_EXPIRE_DATE	Date on which all of the units in the property can be rented at market rates and are not restricted to tenants that meet target income requirements.	> ACQUISITION_DATE	8	MMDDYYYY

**FIG. 63**

# AFFORDABLE HOUSING PROGRAM INFORMATION

FIELD NAME	FIELD DESCRIPTION	VALIDATION	FIELD WIDTH	FIELD FORMAT
AH_SAI_FLAG	State Agency Insurance Y - yes N - no U - not available	Y, N, U	1	Y,N,U
AH_TEB_FLAG	Tax Exempt Bond/MRB/Section 11b Y - yes N - no U - not available	Y, N, U	1	Y,N,U
AH_RTCAH_FLAG	RTC Affordable Housing Sale Y - yes N - no U - not available	Y, N, U	1	Y,N,U
AH_FHLB_FLAG	Federal Home Loan Bank affordable housing program Y - yes N - no U - not available	Y, N, U	1	Y,N,U
AH_515_FLAG	515/Other "FMHA" or "RECD" Y - yes N - no U - not available	Y, N, U	1	Y,N,U
AH_RR_FLAG	Rental Rehabilitation grants or loans, other than CDBG Y - yes N - no U - not available	Y, N, U	1	Y,N,U

**FIG. 64a**

AH_LIHTC_FLAG	Low-Income Housing Tax Credit Y - yes N - no U - not available	Y, N, U Complete Low-Income Housing Tax Credit information.	1	Y, N, U
AH_CDBG_FLAG	Community Development Block Grant Y - yes N - no U - not available	Y, N, U	1	Y, N, U
AH_PH_FLAG	Public Housing Y - yes N - no U - not available	Y, N, U	1	Y, N, U
AH_OTHER_FLAG	Other non-FHA program Y - yes N - no U - not available	Y, N, U	1	Y, N, U
AH_NON_FHA_FLAG	Property has one or more non-FHA programs Y - yes N - no U - not available	Y, N, U At least one of the non-FHA affordable housing codes is YES.	1	Y, N, U
AH_HOME_FLAG	HOME program Y - yes N - no U - not available	Y, N, U	1	Y, N, U
AH_HOPE6_FLAG	HOPE6 program Y - yes N - no U - not available	Y, N, U	1	Y, N, U

**FIG. 64b**

SECTION8_FLAG	Assisted by one or more Section 8 contracts. Valid values are: Y - yes N - no U - not available	Y, N, U	1	Y,N,U
OTHER_FED_RENT_ASSIST_FLAG	Assisted by one or more Federal programs other than Section 8 contracts. Valid values are: Y - yes N - no U - not available	Y, N, U	1	Y,N,U
AH_TENANT_ASSIST_FLAG	Units in this property receive some form of project-based tenant rental assistance. Valid values are: Y - yes N - no U - not available	Y, N, U	1	Y,N,U

**FIG. 64c**